

AGENDA FOR BOARD OF
DIRECTORS MEETING

OCTOBER 9 1995

OPENING PRAYER

REPORTS

- ✓ MINUTES OF PREVIOUS MEETING(S)
- ✓ TREASURER'S REPORT
- ✓ PASTOR'S REPORT
- ✓ FINANCE COMMITTEE
- ✓ BUILDING & GROUNDS COMMITTEE
- ✓ PERSONNEL COMMITTEE
- ✓ PARISH EXTENSION
- X OTHER

→ Fund Raising Comm.

OLD BUSINESS

- ✓ 1) BUDGET DEFICIT
- ✓ 2) MICROPHONE —
- ✓ 3) BUILDING — *Mortgage Payment like — only premium — not interest —*

NEW BUSINESS

- Call Fellowship
Travel office —
- 1) AGENDA FOR NOVEMBER 12, 1995 *cong meeting —*
 - ✓ Paula McNamara — Refer to Council on Ministries —
 - ✓ Steve — ~~\$198⁰⁰~~ — ~~\$200⁰⁰~~ \$198⁰⁰ (or lower \$21 day advance)
 - ~~Mortgage Payment like?~~
 - ✓ *Paula — tabled.*
 - ~~Microphone~~

CLOSING PRAYER

Final —

8.75% —

8-10%

Vote between budget to include purchase
of the building or to lease.

PASTOR'S REPORT

October 9, 1995

Since September 11, I have done the following:

Attended meetings:	5
Attended Worship	5
Preached:	3
Consecrated communion	3
Taught classes	2
Led groups	2
Counseling Sessions	5
Holy Union Counseling	1
Holy Union	1
Supervision meetings	3 (student clergy and deacons)
Community Activities	2
Vacation - 2 Sundays off!!	

BUILDING UPDATE: It would appear that financial giving will make possible purchase of the building. Pledges are being honored, fundraising is going on. Allan tells me we now can finance the building and "33 keys on the piano!"

CONGREGATIONAL MEETING: Letters must go out by Sunday October 22 for meeting on November 12. Since this is a called meeting, there can only be items of business related to the purchase of the building.

PLEDGE SUNDAY: I have written the annual tithing "musing" for the newsletter, and will be preaching about tithing in connection with Pledge Sunday.

MEMBERSHIP: Membership is now ~~119~~ 119 with two additions and 8 losses.

POTENTIAL NEW MEMBERS: We have 5 people who have attended Inquirer's classes at the 9:30 hour. Two people joined the church 10/8. Five people have been placed on inactive. There are many who have completed classes who are waiting to become members.

TV APPEARANCE: I will be doing the taping for the Shelly Stewart show, Channel 42, on the theme of "gay marriage" vs. Briarwood Presbyterian Church on Thursday, October 12th, 6:30 p.m. A number of people are interested in attending.

STUDENT CLERGY: Greg Bullard is "in formation" here. He has turned down the job in Connecticut, has been called unanimously to Memphis, but still has no secular job there. He is currently working in Atlanta and commuting here on Sunday. Lee Rahe preached twice at Tuscaloosa and was very well received. He may have more of the preaching responsibilities there, as well as the worship coordinating responsibilities. Richard Barham is moving into the senior clergy "in formation" here, and taking on some of the kind of

responsibilities John Hankins carried when he was "student clergy" here. John Foust continues "in formation" and carrying his current duties.

CHILDREN'S MOMENT: When people will use the microphone, it helps. Everyone who agrees to do a children's moment must be aware that they need to be heard. Susan Walker and I will be doing a Children's Moment Workshop on 10/19. Susan will tackle the theology, I will deal with resources and language for reaching young children.

CHRISTIAN EDUCATION: Inquirer's classes are being held at the Sunday School time each Sunday morning. "Outing the Bible" makes a good fourth class and rounds out the month. Malcolm Gaines is being asked to teach adult Sunday School. We have one congregant (not a member yet) who will come at that hour, but who cannot stay for church because of work schedule. We are trying to meet his need.

New materials have been received for Sunday School utilizing Year C-A of the common lectionary. These are being used in Sunday School and Children's Church. The younger children's materials include suggestions for follow through at home, and help link church and home.

The Church History class has begun with 5 attending. Samaritan has asked me to teach Bible in 1996.

AIDS MINISTRY: In addition to Stan Lee and Phillip Evatt, help has been sought for Tommy Kitchens, connected to this church by his evening attendance. We are trying to help there, as well.

CATHEDRAL OF HOPE TAPES: I need someone who lives near the church to handle getting the tapes to the TV station and sending the tapes back to CoH. This has been given over to us by Jeff Blankenship who is now living in Washington, D.C.

MUSIC COPYRIGHT. Music Copyright report booklet is being filled out for the period of April through September. We have renewed the copyright use contract. We are trying, as much as possible, to use additional hymns from the Hymnal project and be very careful to note hymns that are under other copyrights.

BIRMINGHAM, ENGLAND: I sent Margaret Simpson our latest newsletter and a short note, thanking her for her note. We need to follow up on this in other ways, such as pen pal activities between our two churches.

SOCIAL ACTIVITIES/FUND RAISERS: The "cut-a-thon" was postponed until Greg Adams' return from vacation. It is still proposed. Pastor's Appreciation Day was successful, with John Hankins and Andy Mullins coming in from Atlanta, and the deacons preparing a mini-drama which was exceptionally well done. The "coming out" service is proposed for Sunday evening, October 15th in conjunction with National Coming Out Day on October 11th. This service is based on services in Equal Rites. On October 15th, there will be dinner after church for a \$5.00 fee. Red beans and rice, sausage and salad

luncheon will be cooked by the pastor and served by the deacons.. (We saved the ham bones!!) The auction planned for Friday, October 20th, with items of real worth and value being offered, including art works, has been postponed to spring for more publicity and work on it.

RETREAT: The retreat was held at Cheaha, September 30th with the deacons doing the majority of the work. In the absence of the pastor, Richard was preacher and baptized four in the lake. (Pastor was on vacation.)

OTHER BAPTISMS: Two people were baptized at the evening service, October 8th.

THE BELL: No action.

HOLY UNIONS: I have requests for two more holy unions, and performed one other on Saturday, October 7th (Jennifer Williams and Bernadette Peters). I turned down an additional holy union because they would not wait until their first year was complete, as is MCC custom; and asked one couple to wait until their year together was complete and they complied.

HALLOWEEN: Many in the church want to attend the Phantom of the Opera at the Alabama on October 28th. No party is planned for adults, but if there are children interested the Children's Ministry will plan something for them. So far, no children are interested.

THANKSGIVING DINNER: Plans have been made for Thanksgiving dinner following service on November 12, with the congregational meeting following to finalize whether to purchase the building.

CHRISTMAS: Cantata will be the evening of December 17th, with reception after the service. Christmas eve will be a Christmas potluck dinner (turkey, ham, etc.) at 8:00 p.m. with the evening candlelighting service to follow at 10:30.

NEW YEAR'S EVE: There will be music and games following the evening service, for those who do not wish to go to bars, etc.

DISTRICT CONFERENCE: District Conference is November 17, 18, 19 in Ashville.

STEVIE/WORLD COMMUNITY BUILDERS: Craig Deboin has a plan for getting Stevie to Mexico City using ATT points to purchase airline ticket.

TROY PERRY-ANNIVERSARY PREPLANNING: I received word TODAY from Frank Zerilli that we HAVE Troy Perry for the weekend of our anniversary 1996, February 16, 17, 18. We will have to plan what he will do. I would like others in on that planning, but it should include a book signing, maybe a Holy Spirit workshop, and speaking at a dinner Saturday night and Sunday morning service.

OTHER ANNIVERSARY PRE-PLANNING: Jeri Ann Harvey is too expensive for us right now. Randa McNamara (near Raleigh, N.C.) would like to do a concert around Valentine's day. She is very good -- was a nightclub singer and is interested in a coffee-house, cafe setting for her music. We might do dinner and Randa's concert on the Saturday night of the anniversary rather than a worship service format.

Respectfully submitted,
Rev. Marge Ragona

\$64,041

FINANCE COMMITTEE

October 9, 1995
No meeting held.
Activity report.

1. The fund raising subcommittee met. Richard B. to report.
2. Planning workshop was held. Preliminary figures are attached.
No action at this time.
3. A tithe article, letter and pledge form will be in newsletter.
4. Got clarification from UFMCC on two points.
 - a. Once money goes into the general fund, it is subject to tithing. If the designated gifts to the building fund does not meet the mortgage payment on a particular month and general fund money is transferred, we can't back that amount out of the titheable total.
 - b. Any and all money designated and deposited into the building fund and not subject to tithe can be used for any and all expenses related to the aquisition of a building if it is a part of the package. We can buy furniture, fixtures and instruments if it is done at the time of the building purchase. (If we don't quite get enough cash to buy the piano at the outset, subsequent contributions for that purpose must be designated "piano fund".)
4. Next meeting Oct. 15 after the dinner.

Respectfully submitted,

Allan Francis, Chairperson

Mark B.

*Bring By-Laws to
meetings.*

CMCC 1996 BUDGET WORKSHEET - mortgage

Adopted by
Adopted by

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 YTD AVG	COMMENTS	BASE BUDGET	PRO- RATION ITEMS
WORSHIP						
WORSHIP SUPPLIES	\$50	\$59	\$42	candles, wafers, juice, visitor cards, copy paper for bulletins (colored), cleaning altar cloths, minor items	\$65	
MUSIC MINISTRIES	\$200	\$163	\$42	all music purchase, copyright fees special projects	\$200	
OPERATIONS						
MAINTENANCE - ROUTINE	\$125	\$55	\$63	Semi-annual carpet cleaning, tuning piano & organ, minor equipment, repairs, cleaning supplies	\$125	
UTILITIES	\$700	\$696	\$n/a	electric, gas & water for the two buildings	\$710	
TELEPHONE	\$78	\$49	\$65	basic phone plus pastor's long distance calls	\$50	
ADMIN. SUPPLIES	\$35	\$47	\$26	basic office supplies, copier paper	\$40	
COPIER CONTRACT	\$110	\$164	n/a	basic office supplies, copier paper	\$188	
POSTAGE	\$25	\$24	\$27	savings for annual copier contract admin. postage, church business (not included in other funds)	\$30	
INSURANCE	\$50	\$61	\$48	contents, liability, some medical	\$217	
BANK CHARGES	\$5	\$8	\$2	bank charges, fees & checks	\$10	
OUTREACH						
EVANGELISM	\$125	\$65	\$67	concerts/special speakers - all expenses (ads, travel, food, per diem, posters, flyers)	\$100	
REGULAR ADVERTISEMENTS	\$150	\$48	\$36	ad in 'Forum'; other ads if budget allows	\$60	**
NEWSLETTER	\$100	\$107	\$61	paper, postage, postal fees	\$120	
SPECIAL PROGRAMS	\$25	\$28	\$59	drama, puppets	\$50	
PARISH EXTENSION	\$25	sp\$75		misc. expenses - if budget allows	\$10	**
BENEVOLENCE						
BAO CONTRIBUTION	\$80	\$71	\$73	contribution	\$50	
CAF CONTRIBUTION	\$80	spent \$1880	spent \$98mo	contribution to savings	\$80	
1917 CLINIC CONTRIBUTION	\$80	\$71	\$73	contribution	\$60	
COMM. INFO LINE CONTRIB.	\$25	\$19	\$23	contribution	\$15	
GLOBAL OUTREACH	\$50	\$17		contrib. if budget allows	\$25	**
OTHER CONTRIB.	\$25	\$14	\$5	contrib. if budget allows	\$25	**

Agape

CMCC 1996 BUDGET WORKSHEET

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 YTD AVG	COMMENTS	BASE BUDGET	PRO- RAT ITE
CONGREGATIONAL CARE						
SOCIAL & HOSPITALITY	\$100	\$98	\$72	potluck, kitchen supplies, fun nite, special food items	\$100	
DEACON'S FUND	\$40	\$14	\$28	letters, cards, postage, supplies	\$40	
MEMORIALS	\$50	\$21	\$5	flowers if budget allows	\$25	
EDUCATION						
SUN. SCH.	\$20	\$18	\$28	sun. sch. supplies, books	\$20	
BIBLE STUDY	\$10	\$0	\$5	bible study supplies, books	\$5	
STUDY COURSES	\$10	\$1	\$4	supplies, paper, books	\$5	
INQUIRER CLASS	\$20	\$13	\$15	pamphlets, food,	\$10	
YOUTH MINISTRIES	\$40	\$9	\$40	supplies, books	\$20	
CHILDREN'S MINISTRIES	\$20	\$0		materials children's church	\$10	
LIBRARY	\$20	\$6		books - if budget allow	\$20	**
FUNDING/SAVINGS						
DIST. CONF. FUND CONTRIBUTION	\$150	spent \$515	spent \$185mo	lay delegate(s) savings fund	\$130	
GEN. CONF. FUND CONTRIBUTION	\$50	spent \$2724		savings fund for lay delegate(s) & pastor - if budget allows	\$50	**
SCHOLARSHIP FUND CONTRIBUTION	\$25	\$8	spent \$1 mo	savings for needy student clergy if budget allows	\$10	**
BLDG. FND. CONTR.	\$100	spent \$800		savings contribution	\$100	
MAINTENANCE FUND SAVINGS CONTRIB.				regular contribution to savings for major repairs	\$200	
CAP. EQUIP. FUND CONTRIBUTION	\$100	spent \$904	spent \$79mo	savings contribution for major equipment items	\$100	
ANNIVERSARY FUND CONTRIBUTION	\$100	spent \$461	spent \$55mo	savings for annual event - travel, ads, flyers, - if budget allows	\$100	**
UFMCC						
PENSION FUND	\$100	\$87	\$73	quarterly contrib. \$.75 per member	\$95	
UFMCC TITHE	\$649	\$602	\$530	monthly 10% of gross	\$650	
GLAD TITHE	\$324	\$301	\$265	monthly 5% of gross	\$325	
STAFF						
PASTOR COMP.						
housing	\$800			allowance paid to pastor	\$800	
travel	\$75			allowance paid to pastor	\$75	
insurance	\$110			paid direct to suppliers	\$110	
compensation	\$930			paid direct to pastor	\$930	
conferences	\$75			savings for conferences	\$75	
retirement fund	\$130			pay to fund manager(s)	\$130	
ADMIN ASSIST	\$120	\$67		comp - month	\$120	
CHAMBERLAIN	\$108	\$108		comp - \$25 wk	\$108	
TOTAL	6486	5743		per month	\$6709	

** Items may be prorated if full budget not reached for a specific month



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CMCC 1996 BUDGET WORKSHEET - lease

Adopted by
Adopted by

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO- RATIO/ ITEMS
WORSHIP						
RENT - lease building this used to be warehouse	\$67	\$	\$		\$1200	
WORSHIP SUPPLIES	\$50	\$59	\$42	candles, wafers, juice, visitor cards, copy paper for bulletins (colored), cleaning altar cloths, minor items all music purchase, copyright fees special projects	\$65	
MUSIC MINISTRIES	\$200	\$183	\$42		\$200	
OPERATIONS						
MAINTENANCE	\$125	\$55	\$63	Semi-annual carpet cleaning, tuning piano & organ, minor equipment, repairs, cleaning supplies	\$125	
UTILITIES	\$700	\$696	\$n/a	electric, gas & water for the lease building	\$710	
TELEPHONE	\$78	\$49	\$65	basic phone plus pastor's long distance calls	\$50	
ADMIN. SUPPLIES	\$35	\$47	\$26	basic office supplies, copier paper	\$40	
COPIER CONTRACT	\$110	\$164	n/a	copier contract	\$186	
POSTAGE	\$25	\$24	\$27	admin. postage, church business (not included in other funds)	\$30	
INSURANCE	\$50	\$61	\$48	contents, liability, some medical	\$85	
BANK CHARGES	\$5	\$8	\$2	bank charges, fees & checks	\$10	
OUTREACH						
EVANGELISM	\$125	\$65	\$67	concerts/special speakers - all expenses (ads, travel, food, per diem, posters, flyers) outreach - Pride events, cards, posters	\$100	
REGULAR ADVERTISEMENTS	\$150	\$48	\$36	ad in 'Forum'; other ads if budget allows	\$60	**
NEWSLETTER	\$100	\$107	\$61	paper, postage, postal fees	\$120	
SPECIAL PROGRAMS	\$25	\$28	\$59	drama, puppets	\$50	
PARISH EXTENSION	\$25	sp\$75		misc. expenses - if budget allows	\$10	**
BENEVOLENCE						
BAO CONTRIBUTION	\$80	\$71	\$73	contribution	\$50	
CAF CONTRIBUTION	\$80	spent \$1880	spent \$98mo	contribution to savings	\$80	
1917 CLINIC	\$80	\$71	\$73	contribution	\$50	
CONTRIBUTION						
COMM. INFO LINE	\$25	\$19	\$23	contribution	\$15	
CONTRIB.						
GLOBAL OUTREACH	\$50	\$17		contrib. if budget allows	\$25	**
OTHER CONTRIB.	\$25	\$14	\$5	contrib. if budget allows	\$25	**
<i>Agape</i>	<i>6</i>	<i>6</i>	<i>6</i>	<i>contribution</i>	<i>120</i>	

CMCC 1996 BUDGET WORKSHEET

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO- RATIO/ ITEM
CONGREGATIONAL						
CARE						
SOCIAL & HOSPITALITY	\$100	\$98	\$72	potluck, kitchen supplies, fun nite, special food items	\$100	
DEACON'S FUND	\$40	\$14	\$28	letters, cards, postage, supplies	\$40	
MEMORIALS	\$50	\$21	\$5	flowers if budget allows	\$25	
EDUCATION						
SUN. SCH.	\$20	\$18	\$28	sun. sch. supplies, books	\$20	
BIBLE STDY	\$10	\$0	\$5	bible study supplies, books	\$5	
STUDY COURSES	\$10	\$1	\$4	supplies, paper, books	\$5	
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PASTOR COMP.						
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travel	\$75			allowance paid to pastor	\$75	
insurance	\$110			paid direct to suppliers	\$110	
compensation	\$930			paid direct to pastor	\$930	
conferences	\$75			savings for conferences	\$75-65	
retirement fund	\$130			pay to fund manager(s)	\$130	
ADMIN ASSIST	\$120	\$67		comp - month	\$120	
CHAMBERLAIN	\$108	\$108		comp - \$25 wk	\$108	
TOTAL	6486	5743		per month	\$8509	

** items may be prorated if full budget not reached for a specific month

8509

Marge

Treasurer's Report - June, 1995

(based on unreconciled bank statement)

INCOME:

Tithable income was \$5608 (A1) for this month which was \$877 under budget (A2). Our year-to-date income is \$736 behind budget (B3).

EXPENSES:

The expenses of \$5793 (A4) was \$693 (A5) under budget giving us a negative net of \$38 for the month (A6). Contributions were made to most the various organizations.

SAVINGS DEPOSITS:

\$505 was transferred to savings (A7) for some of the funds.

BUILDING FUND:

Direct pledge and open plate contributions were \$825 (D8) bringing the total including interest to \$39,259 (C9). The monthly pledge to the building fund is \$547.

AGAPE HOUSE FUND:

Direct and open plate contributions during June were \$2078 (D10). The balance with the matching money is now \$2078. (C11).

\$2200

COMMUNITY ASSISTANCE FUND:

There were no contributions. Distributions were \$87 (D12). The balance is now \$463 (C13).

\$310.00 from dinner

BALANCE SHEET:

The liquid reserve (available funds in checking account) is at \$9243 in regular and \$1451 for Tuscaloosa (C14).

TUSCALOOSA PARISH EXTENSION:

The Tuscaloosa Parish Extension added \$552 (F15) and had \$755 (F16) in expenses for a balance of \$1451.

OTHER:

1. The youth activity fund balance is \$107. (C17). Other income is expected.
2. Pride celebration float and picnic expenses were \$340.
3. We now have our own IRS Employee Identification Number (EIN) and is attached for the record.
4. We received \$100 contribution from outside the community for the flyer in the Covenant Times. We need to discuss advertising policy and rates.

Respectfully submitted,

ALLAN FRANCIS, Treasurer

Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted - JUNE

	06/01/95- 06/30/95 ACTUAL	06/01/95- 06/30/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Tuscaloosa Income			
8001 Tuscaloosa Income (I)	\$ 552.11	\$ 576.00	\$ -23.89
Total Tuscaloosa Income	552.11	576.00	-23.89
Tuscaloosa Non-Tithe Income			
8002 To Tusc. FM B'ham	0.00	0.00	0.00
Total Tuscaloosa Non-Tithe Income	0.00	0.00	0.00
Total Income	552.11	576.00	-23.89
TOTAL INCOME	<u>\$ 552.11</u>	<u>\$ 576.00</u>	<u>\$ -23.89</u>
EXPENSE			
Expense			
Tuscaloosa Expenses			
8075 Tusc. Phone	\$ 25.61	\$ 26.00	\$ 0.39
8076 Tusc. Rent	330.00	358.00	28.00
8077 Tusc. Leader Travel	200.00	208.00	8.00
8078 Tusc. Tithes	82.97	85.00	2.03
8079 Tusc. Supplies	80.61	0.00	-80.61
8080 Tusc. Promotion	36.00	36.00	0.00
Total Tuscaloosa Expenses	755.19	713.00	-42.19
Total Expense	755.19	713.00	-42.19
TOTAL EXPENSE	<u>\$ 755.19</u>	<u>\$ 713.00</u>	<u>\$ -42.19</u>
NET INCOME (LOSS)	<u>\$ -203.08</u>	<u>\$ -137.00</u>	<u>\$ -66.08</u>

Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted - ytd

	01/01/95- 06/30/95 ACTUAL	01/01/95- 06/30/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Tuscaloosa Income			
8001 Tuscaloosa Income (I)	\$ 5361.24	\$ 3456.00	\$ 1905.24
Total Tuscaloosa Income	5361.24	3456.00	1905.24
Tuscaloosa Non-Tithe Income			
8002 To Tusc. FM B'ham	75.00	0.00	75.00
Total Tuscaloosa Non-Tithe Income	75.00	0.00	75.00
Total Income	5436.24	3456.00	1980.24
TOTAL INCOME	<u>\$ 5436.24</u>	<u>\$ 3456.00</u>	<u>\$ 1980.24</u>
EXPENSE			
Expense			
Tuscaloosa Expenses			
8075 Tusc. Phone	\$ 185.04	\$ 120.00	\$ -65.04
8076 Tusc. Rent	1717.50	1910.00	192.50
8077 Tusc. Leader Travel	1295.00	1248.00	-47.00
8078 Tusc. Tithes	804.34	510.00	-294.34
8079 Tusc. Supplies	198.36	0.00	-198.36
8080 Tusc. Promotion	247.55	216.00	-31.55
Total Tuscaloosa Expenses	4447.79	4004.00	-443.79
Total Expense	4447.79	4004.00	-443.79
TOTAL EXPENSE	<u>\$ 4447.79</u>	<u>\$ 4004.00</u>	<u>\$ -443.79</u>
NET INCOME (LOSS)	<u>\$ 988.45</u>	<u>\$ -548.00</u>	<u>\$ 1536.45</u>

Covenant MCC
analysis
For Account Youth Offering Escrow - 5010 and All Transaction Types
January 1, 1995 through June 30, 1995

YOUTH OFFERING ESCROW - 5010 : OTHER LIABILITIES

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
							BEGINNING BALANCE = \$	
05/28/95	Amt Decr Check ,	11 [2199]	Checking	Marge Ragana youth material for sale			22.16 -345.00	N
05/28/95	Amt Incr Deposit	15 [188]	Checking	youth fund collections for t-shirts			\$ 105.00	N
06/06/95	Amt Incr Deposit	16 [199]	Checking	youth fund collections for t-shirts,etc.			\$ 324.89	N
							ENDING BALANCE = \$	
							107.05	
							Total Increase amt. owed : \$	429.89
							Total Decrease amt. owed : \$	-345.00

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Covenant MCC
analysis
For Selected Accounts and All Transaction Types
June 1, 1995 through June 30, 1995

DIST.CONF.SAVINGS - 1302 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
							BEGINNING BALANCE = \$	
06/26/95	Deposit Inc Incr	24 [25]	Xfr.Fm.Chking To D.Conf.	xfr fm checking xfr chk #2248			\$ 664.81 75.00	N
06/26/95	Deposit Inc Incr	25 [26]	Xfr.Fm.Chking To D.Conf.	xfr fm checking xfr chk #2248			\$ 150.00	N
							ENDING BALANCE = \$	
							889.81	
							Total Deposit : \$	225.00

GEN.CONF.SAVINGS - 1402 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
							BEGINNING BALANCE = \$	
							1478.05	
							ENDING BALANCE = \$	
							1478.05	

RESERVE SAVINGS - 1102 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
							BEGINNING BALANCE = \$	
							794.89	
							ENDING BALANCE = \$	
							794.89	

SCHOLARSHIP SAVINGS - 1502 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
							BEGINNING BALANCE = \$	
							605.75	
							ENDING BALANCE = \$	
							605.75	

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**Covenant MCC
analysis
For Selected Accounts and All Transaction Types
June 1, 1995 through June 30, 1995**

ANNIV.SAVINGS - 1802 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split	Amount	Amount	Clr
							BEGINNING BALANCE = \$	201.21	
							ENDING BALANCE = \$	201.21	

BUILDING FUND SAVINGS - 1002 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split	Amount	Amount	Clr
							BEGINNING BALANCE = \$	1333.79	
06/05/95	Deposit	132		MemPlus Deposit			\$	5.00	N
	Inc Incr	[115]	Pledges - Building (NT)	M+: Pledges - Building (N			\$	55.00	N
06/11/95	Deposit	133		MemPlus Deposit			\$	40.00	N
	Inc Incr	[116]	Pledges - Building (NT)	M+: Pledges - Building (N			\$	40.00	N
06/18/95	Deposit	134		MemPlus Deposit			\$	40.00	N
	Inc Incr	[117]	Pledges - Building (NT)	M+: Pledges - Building (N			\$	650.00	N
06/18/95	Deposit	135		MemPlus Deposit			\$	100.00	N
	Inc Incr	[118]	Pledges - Building (NT)	M+: Pledges - Building (N			\$	35.00	N
06/25/95	Deposit	136		MemPlus Deposit			\$		
	Inc Incr	[119]	Pledges - Building (NT)	M+: Pledges - Building (N			\$		
06/26/95	Deposit	137		xfr fm checking			\$		
	Inc Incr	[16]	Xfr.Fm.Chking to Bldg.	xfr check 2248			\$		
06/26/95	Deposit	138		w/h xfr			\$		
	Inc Incr	[120]	Pledges - Building (NT)	xfr check 2247			\$		
							ENDING BALANCE = \$	2258.79	
							Total Deposit : \$	925.00	

CAF SAVINGS - 1202 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split	Amount	Amount	Clr
							BEGINNING BALANCE = \$	469.65	
06/26/95	Deposit	45		xfr fm checking			\$	80.00	N
	Inc Incr	[18]	Xfr.Fm.Chking to CAF	xfr 2248			\$	-87.00	N
06/27/95	Withdraw	9		reimburse checking			\$		
	Exp Incr	[9]	Xfr.Fm.CAF to Chk.	to cover caf disb			\$		
							ENDING BALANCE = \$	462.65	
							Total Deposit : \$	80.00	
							Total Withdrawal : \$	-87.00	

**Covenant MCC
analysis
For Selected Accounts and All Transaction Types
June 1, 1995 through June 30, 1995**

AGAPE HOUSE SAVINGS - 2002 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split	Amount	Amount	Clr
							BEGINNING BALANCE = \$	0.00	
06/06/95	Deposit	1		MemPlus Deposit			\$	53.00	N
	Inc Incr	[1]	Agape House Income (NT)	M+: Agape House Income (N			\$	1370.00	N
06/06/95	Deposit	2		MemPlus Deposit			\$	5.00	N
	Inc Incr	[2]	Agape House Income (NT)	M+: Agape House Income (N			\$	400.00	N
06/11/95	Deposit	3		MemPlus Deposit			\$	5.00	N
	Inc Incr	[3]	Agape House Income (NT)	M+: Agape House Income (N			\$	5.00	N
06/11/95	Deposit	4		MemPlus Deposit			\$	140.00	N
	Inc Incr	[4]	Agape House Income (NT)	M+: Agape House Income (N			\$	100.00	N
06/18/95	Deposit	5		MemPlus Deposit			\$	5.00	N
	Inc Incr	[5]	Agape House Income (NT)	M+: Agape House Income (N			\$	140.00	N
06/18/95	Deposit	6		MemPlus Deposit			\$	100.00	N
	Inc Incr	[6]	Agape House Income (NT)	M+: Agape House Income (N			\$	5.00	N
06/25/95	Deposit	7		MemPlus Deposit			\$		
	Inc Incr	[7]	Agape House Income (NT)	M+: Agape House Income (N			\$		
06/25/95	Deposit	8		MemPlus Deposit			\$		
	Inc Incr	[8]	Agape House Income (NT)	M+: Agape House Income (N			\$		
							ENDING BALANCE = \$	2078.00	
							Total Deposit : \$	2078.00	

CAPITAL SAVINGS - 1702 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split	Amount	Amount	Clr
							BEGINNING BALANCE = \$	1088.10	
06/27/95	Deposit	15		xfr fm checking			\$	100.00	N
	Inc Incr	[14]	Xfr.Fm.Chking to Cap.	chk #2248			\$		
							ENDING BALANCE = \$	1188.10	
							Total Deposit : \$	100.00	

PIANO FUND SAVINGS - 1902 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split	Amount	Amount	Clr
							BEGINNING BALANCE = \$	544.66	
							ENDING BALANCE = \$	544.66	

Covenant MCC
Balance Sheet - Total All Funds - prelin JUN
June 30, 1995

ASSETS

Checking		
50 Checking	(14) \$	9243.56
8050 Checking-Tuscaloosa		1450.80

Total Checking		10694.36
Savings		
2002 Agape House Savings		2078.00
1802 Anniv.Savings		201.21
1002 Building Fund Savings		2258.79
1202 CAF Savings		462.65
1702 Capital Savings		1188.10
1602 Copier Svc. Savings		0.00
1302 Dist.Conf.Savings		889.81
1402 Gen.Conf.Savings		1478.05
1902 Piano Fund Savings		544.66
1102 Reserve Savings		794.89
1502 Scholarship Savings		605.75

Total Savings		10501.91
Other investments		
1009 Certif.of Deposit-Bldg.		37000.00
1109 Certif.of Deposit-Resv.		6000.00

Total Other investments		43000.00
Other assets		
597 Advances		0.00
9598 Post Office Deposit		75.00

Total Other assets		75.00

TOTAL ASSETS	\$	64271.27
		=====
LIABILITIES		
Other liabilities		
5051 Event Escrow	\$	0.00
5022 Love Offering Escrow		0.00
8999 T'loosa Parish Escrow		0.00
5030 W'holding to Transfer		0.00
5010 Youth Offering Escrow		107.05

Total Other liabilities		107.05

TOTAL LIABILITIES	\$	107.05

Covenant MCC
Balance Sheet - Total All Funds - prelin JUN
June 30, 1995

EQUITY

Fund balance		
2001 Agape Fund	(11) \$	2078.00
1801 Anniversary Fund		201.21
1001 Building Fund	(9)	39258.79
1701 Capital Projects Fund		1188.10
1201 Community Assist. Fund		462.65
1601 Copier Fund	(13)	0.00
598 Deposits		75.00
1301 District Conf. Fund		889.81
1401 Gen. Conf. Fund		1478.05
1901 Piano Fund		544.66
1101 Reserve Fund		6794.89
1501 Scholarship Fund		605.75

Total Fund balance		53576.91
Net	\$	10587.31

TOTAL EQUITIES	\$	64164.22

TOTAL LIABILITIES & EQUITY	\$	64271.27
		=====

Covenant MCC
REGULAR Fund-Actual vs Budgeted-JUNE (prelim)

	06/01/95- 06/30/95 ACTUAL	06/01/95- 06/30/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Income - Tithable			
3001 Pledges - General (T)	\$ 4129.31	\$ 5675.00	\$ -1545.69
3002 Plate & Envelopes (T)	1478.87	811.00	667.87
3003 Other Income (T)	0.00	0.00	0.00
Total Income - Tithable	① 5608.18	6486.00	-877.82 ②
Non-Tithe Income			
5020 Love Offerings (NT)	0.00	0.00	0.00
5040 Gifts in Kind	113.96	0.00	113.96
5050 Sales (NT)	32.32	0.00	32.32
Total Non-Tithe Income	146.28	0.00	146.28
Total Income	5754.46	6486.00	-731.54
TOTAL INCOME	\$ 5754.46	\$ 6486.00	\$ -731.54

EXPENSE			
Expense			
Budgeted Expense			
2100 Rent	\$ 67.00	\$ 67.00	\$ 0.00
2102 Worship Supplies	119.83	50.00	-69.83
2103 Music Ministry	63.00	200.00	137.00
2110 Maintenance	171.32	125.00	-46.32
2111 Utilities	752.95	700.00	-52.95
2112 Telephone	53.92	78.00	24.08
2113 Admin/Office Supplies	54.00	35.00	-19.00
2114 Postage	0.00	25.00	25.00
2115 Insurance	0.00	50.00	50.00
2116 Bank Charges	0.00	5.00	5.00
2120 Evangelism Exp.	126.66	125.00	-1.66
2121 Advertisements	36.00	150.00	114.00
2122 Newsletter	115.97	100.00	-15.97
2123 Special Programs	40.00	25.00	-15.00
2124 Parish Extension	0.00	25.00	25.00
2130 BAO Contribution	80.00	80.00	0.00
2131 Clinic (1917) Contrib.	80.00	80.00	0.00
2132 Info. Phone Line Contrib.	25.00	25.00	0.00
2133 Global Outreach	0.00	50.00	50.00
2134 Other Contrib.	75.00	25.00	-50.00
2140 Social & Hospitality	125.59	100.00	-25.59
2141 Deacon's Fund	0.00	40.00	40.00
2142 Memorials	0.00	50.00	50.00
2150 Sunday School	0.00	20.00	20.00
2151 Bible Study Material	0.00	10.00	10.00

[1]

Covenant MCC
REGULAR Fund-Actual vs Budgeted-JUNE (prelim)

	06/01/95- 06/30/95 ACTUAL	06/01/95- 06/30/95 BUDGET	DOLLAR VARIANCE
2152 Study Courses	0.00	10.00	10.00
2153 Inquirer's Class	29.85	20.00	-9.85
2154 Youth Ministries	0.00	40.00	40.00
2155 Children's Ministry	0.00	20.00	20.00
2156 Library	0.00	20.00	20.00
2160 Building Fund Contrib.	100.00	100.00	0.00
2162 CAF Contrib. to Savings	80.00	80.00	0.00
2163 Dist.Conf.Fund Contrib.	150.00	150.00	0.00
2164 Gen.Conf.Fund Contrib.	0.00	50.00	50.00
2165 Scholarship Fund Contrib.	0.00	25.00	25.00
2166 Copier Svc. Contract	181.50	110.00	-71.50
2167 Capital Proj.Fund Contrib	100.00	100.00	0.00
2168 Anniv. Fund Contrib.	0.00	100.00	100.00
2170 Pension Contrib.	0.00	100.00	100.00
2171 UFMCC Tithe	560.82	649.00	88.18
2172 GLAD Tithe	280.41	324.00	43.59
2180 Admin. Assist. Staff	0.00	120.00	120.00
2181 Chamberlain	100.00	108.00	8.00
2190 Pastor Comp.	930.00	930.00	0.00
2192 Pastor Housing	800.00	800.00	0.00
2193 Pastor Travel	75.00	75.00	0.00
2194 Pastor Insurance	110.00	110.00	0.00
2195 Pastor Conf.Fnd.Contrib.	75.00	75.00	0.00
2196 Pastor Retirement	-120.00	130.00	10.00
Total Budgeted Expense	5678.82	6486.00	807.18

Unbudgeted Expense			
2161 Reserve Fund Contribution	0.00	0.00	0.00
5021 Love Gifts Collected	0.00	0.00	0.00
5041 Value of Gifts in Kind	113.96	0.00	-113.96
5052 Event Fees Collected	0.00	0.00	0.00
5500 Miscellaneous-Unbudgeted	0.00	0.00	0.00
Total Unbudgeted Expense	113.96	0.00	-113.96

Total Expense	5792.78	6486.00	693.22
TOTAL EXPENSE	④ \$ 5792.78	\$ 6486.00	\$ 693.22 ⑤

NET INCOME (LOSS)	⑥ \$ -38.32	\$ 0.00	\$ -38.32
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[2]

A

Covenant MCC
REGULAR Fund-Actual vs Budgeted-YTD (prelim)

	01/01/95- 06/30/95 ACTUAL	01/01/95- 06/30/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Income - Tithable			
3001 Pledges - General (T)	\$ 28977.01	\$ 34050.00	\$ -5072.99
3002 Plate & Envelopes (T)	9202.63	4866.00	4336.63
3003 Other Income (T)	0.00	0.00	0.00
Total Income - Tithable	38179.64	38916.00	-736.36 (3)
Non-Tithe Income			
5020 Love Offerings (NT)	12.50	0.00	12.50
5040 Gifts in Kind	113.96	0.00	113.96
5050 Sales (NT)	260.42	0.00	260.42
Total Non-Tithe Income	386.88	0.00	386.88
Total Income	38566.52	38916.00	-349.48
TOTAL INCOME	\$ 38566.52	\$ 38916.00	\$ -349.48

EXPENSE

Expense			
Budgeted Expense			
2100 Rent	\$ 402.00	\$ 402.00	\$ 0.00
2102 Worship Supplies	456.26	300.00	-156.26
2103 Music Ministry	827.51	1200.00	372.49
2110 Maintenance	237.79	750.00	512.21
2111 Utilities	3729.30	4200.00	470.70
2112 Telephone	334.23	468.00	133.77
2113 Admin/Office Supplies	365.11	210.00	-155.11
2114 Postage	147.24	150.00	2.76
2115 Insurance	550.00	300.00	-250.00
2116 Bank Charges	69.77	30.00	-39.77
2120 Evangelism Exp.	569.04	750.00	180.96
2121 Advertisements	325.00	900.00	575.00
2122 Newsletter	619.11	600.00	-19.11
2123 Special Programs	149.01	150.00	0.99
2124 Parish Extension	75.00	150.00	75.00
2130 BAO Contribution	480.00	480.00	0.00
2131 Clinic (1917) Contrib.	480.00	480.00	0.00
2132 Info. Phone Line Contrib.	150.00	150.00	0.00
2133 Global Outreach	150.00	300.00	150.00
2134 Other Contrib.	125.00	150.00	25.00
2140 Social & Hospitality	759.89	600.00	-159.89
2141 Deacon's Fund	63.56	240.00	176.44
2142 Memorials	0.00	300.00	300.00
2150 Sunday School	159.04	120.00	-39.04
2151 Bible Study Material	0.00	60.00	60.00

[1]

Covenant MCC
REGULAR Fund-Actual vs Budgeted-YTD (prelim)

	01/01/95- 06/30/95 ACTUAL	01/01/95- 06/30/95 BUDGET	DOLLAR VARIANCE
2152 Study Courses	10.00	60.00	50.00
2153 Inquirer's Class	112.87	120.00	7.13
2154 Youth Ministries	0.00	240.00	240.00
2155 Children's Ministry	0.00	120.00	120.00
2156 Library	57.90	120.00	62.10
2160 Building Fund Contrib.	600.00	600.00	0.00
2162 CAF Contrib. to Savings	480.00	480.00	0.00
2163 Dist. Conf. Fund Contrib.	900.00	900.00	0.00
2164 Gen. Conf. Fund Contrib.	150.00	300.00	150.00
2165 Scholarship Fund Contrib.	75.00	150.00	75.00
2166 Copier Svc. Contract	911.00	660.00	-251.00
2167 Capital Proj. Fund Contrib	600.00	600.00	0.00
2168 Anniv. Fund Contrib.	300.00	600.00	300.00
2170 Pension Contrib.	242.25	600.00	357.75
2171 UFMCC Tithe	3817.97	3894.00	76.03
2172 GLAD Tithe	1908.98	1944.00	35.02
2180 Admin. Assist. Staff	600.00	720.00	120.00
2181 Chamberlain	650.00	648.00	-2.00
2190 Pastor Comp.	5580.00	5580.00	0.00
2192 Pastor Housing	4800.00	4800.00	0.00
2193 Pastor Travel	450.00	450.00	0.00
2194 Pastor Insurance	660.00	660.00	0.00
2195 Pastor Conf. Fnd. Contrib.	450.00	450.00	0.00
2196 Pastor Retirement	675.00	780.00	105.00

Total Budgeted Expense 35254.83 38916.00 3661.17

Unbudgeted Expense

2161 Reserve Fund Contribution	0.00	0.00	0.00
5021 Love Gifts Collected	12.50	0.00	-12.50
5041 Value of Gifts in Kind	113.96	0.00	-113.96
5052 Event Fees Collected	190.00	0.00	-190.00
5500 Miscellaneous-Unbudgeted	0.00	0.00	0.00

Total Unbudgeted Expense 316.46 0.00 -316.46

Total Expense 35571.29 38916.00 3344.71

TOTAL EXPENSE \$ 35571.29 \$ 38916.00 \$ 3344.71

NET INCOME (LOSS) \$ 2995.23 \$ 0.00 \$ 2995.23

[2]

B

BUILDING COMMITTEE - 7/10/95

Activity Report

No meeting held

1. The Board directed Emmett to hire an appraiser.
2. The report is in hand.
3. Rev. Marge talked with Freeman Andres.
4. Our existing lease is to be reinstated as is until further notice.

Repectfully submitted,

Allan Francis, Chair-person

Marge

Treasurer's Report - September, 1995

INCOME:

Tithable income was \$5206 (A1) for this month which was \$985 under budget (A2). Our year-to-date income is \$2188 behind budget (B3).

EXPENSES:

The expenses of \$5756 (A4) was \$150 (A5) over budget. Some unusual and annual fees came due - music license, carpet cleaning, postal annual fee and quarterly pension fund. The utility bill was also \$300 more than usual.

SAVINGS DEPOSITS:

No deposits to any funds were made.

BUILDING FUND:

Direct pledge and open plate contributions were \$2231 (D8) bringing the total including interest to \$42,901 (C9). Add to this the \$1000 in earnest payment. The monthly pledge to the building fund is \$547.

AGAPE HOUSE FUND:

Direct and open plate contributions were \$10 (D10). The balance is now \$134 (C11) after the contribution to the foundation..

COMMUNITY ASSISTANCE FUND:

There were contributions of \$20 (D13). Distributions were \$50 (D13). The balance is now \$161 (C14).

BALANCE SHEET:

The liquid reserve (available funds in checking account) is at \$8719 in regular and \$1920 for Tuscaloosa (C15).

TUSCALOOSA PARISH EXTENSION:

The Tuscaloosa Parish Extension added \$401 (E16) and had \$309 (E17) in expenses for a balance of \$1920.

OTHER:

1. The youth activity fund has a negative balance that needs to be resolved.
2. We suspect the water bill overage was due to a comode stopper leaking.
3. None of the usual benevolent contributions were made to CAF, BAO, 1917 or phone line.
4. The copy machine is experiencing an overage causing increased fees.
5. The budget planning conference was held Saturday.
6. We have lots of color paper to use for general flyers, etc.

Respectfully submitted,

ALLAN FRANCIS, Treasurer

Covenant MCC
REGULAR Fund-Actual vs Budgeted- SEP

	09/01/95- 09/30/95 ACTUAL	09/01/95- 09/30/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Income - Tithable			
3001 Pledges - General (T)	\$ 4001.67	\$ 5675.00	\$ -1673.33
3002 Plate & Envelopes (T)	1204.64	516.00	688.64
3003 Other Income (T)	0.00	0.00	0.00
Total Income - Tithable	5206.31	6191.00	-984.69
Non-Tithe Income			
5020 Love Offerings (NT)	0.00	0.00	0.00
5040 Gifts in Kind	0.00	0.00	0.00
5050 Sales (NT)	0.00	0.00	0.00
Total Non-Tithe Income	0.00	0.00	0.00
Total Income	5206.31	6191.00	-984.69
TOTAL INCOME	\$ 5206.31	\$ 6191.00	\$ -984.69

EXPENSE			
Expense			
Budgeted Expense			
2100 Rent	\$ 67.00	\$ 67.00	\$ 0.00
2102 Worship Supplies	76.00	50.00	-26.00
2103 Music Ministry	322.27	200.00	-122.27
2110 Maintenance	250.00	125.00	-125.00
2111 Utilities	1078.75	700.00	-378.75
2112 Telephone	54.97	78.00	23.03
2113 Admin/Office Supplies	15.00	35.00	20.00
2114 Postage	13.60	25.00	11.40
2115 Insurance	0.00	50.00	50.00
2116 Bank Charges	0.00	5.00	5.00
2120 Evangelism Exp.	0.00	125.00	125.00
2121 Advertisements	36.00	150.00	114.00
2122 Newsletter	168.57	100.00	-68.57
2123 Special Programs	65.56	25.00	-40.56
2124 Parish Extension	0.00	0.00	0.00
2130 BAO Contribution	0.00	0.00	0.00
2131 Clinic (1917) Contrib.	0.00	0.00	0.00
2132 Info. Phone Line Contrib.	0.00	0.00	0.00
2133 Global Outreach	0.00	0.00	0.00
2134 Other Contrib.	0.00	0.00	0.00
2140 Social & Hospitality	80.66	100.00	19.34
2141 Deacon's Fund	0.00	40.00	40.00
2142 Memorials	191.96	50.00	-141.96
2150 Sunday School	0.00	20.00	20.00
2151 Bible Study Material	0.00	10.00	10.00

[1]

Covenant MCC
REGULAR Fund-Actual vs Budgeted- SEP

	09/01/95- 09/30/95 ACTUAL	09/01/95- 09/30/95 BUDGET	DOLLAR VARIANCE
2152 Study Courses	0.00	10.00	10.00
2153 Inquirer's Class	0.00	20.00	20.00
2154 Youth Ministries	0.00	40.00	40.00
2155 Children's Ministry	0.00	20.00	20.00
2156 Library	0.00	0.00	0.00
2160 Building Fund Contrib.	0.00	0.00	0.00
2162 CAF Contrib. to Savings	0.00	0.00	0.00
2163 Dist.Conf.Fund Contrib.	0.00	0.00	0.00
2164 Gen.Conf.Fund Contrib.	0.00	0.00	0.00
2165 Scholarship Fund Contrib.	0.00	0.00	0.00
2166 Copier Svc. Contract	181.50	110.00	-71.50
2167 Capital Proj.Fund Contrib	0.00	0.00	0.00
2168 Anniv. Fund Contrib.	0.00	0.00	0.00
2170 Pension Contrib.	276.00	130.00	-146.00
2171 UF MCC Tithe	488.53	649.00	160.47
2172 GLAD Tithe	244.27	324.00	79.73
2180 Admin. Assist. Staff	0.00	120.00	120.00
2181 Chamberlain	100.00	108.00	8.00
2190 Pastor Comp.	930.00	930.00	0.00
2192 Pastor Housing	800.00	800.00	0.00
2193 Pastor Travel	75.00	75.00	0.00
2194 Pastor Insurance	110.00	110.00	0.00
2195 Pastor Conf.Fnd.Contrib.	0.00	75.00	75.00
2196 Pastor Retirement	130.00	130.00	0.00
Total Budgeted Expense	5755.64	5606.00	-149.64
Unbudgeted Expense			
2161 Reserve Fund Contribution	0.00	0.00	0.00
5021 Love Gifts Collected	0.00	0.00	0.00
5041 Value of Gifts in Kind	0.00	0.00	0.00
5052 Event Fees Collected	0.00	0.00	0.00
5500 Miscellaneous-Unbudgeted	0.00	0.00	0.00
Total Unbudgeted Expense	0.00	0.00	0.00
Total Expense	5755.64	5606.00	-149.64
TOTAL EXPENSE	\$ 5755.64	\$ 5606.00	\$ -149.64
NET INCOME (LOSS)	\$ -549.33	\$ 585.00	\$ -1134.33

[2]

A

Covenant MCC
REGULAR Fund-Actual vs Budgeted- YTD

	01/01/95- 09/30/95 ACTUAL	01/01/95- 09/30/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Income - Tithable			
3001 Pledges - General (T)	\$ 41390.63	\$ 51075.00	\$ -9684.37
3002 Plate & Envelopes (T)	13075.64	5579.00	7496.64
3003 Other Income (T)	0.00	0.00	0.00
Total Income - Tithable	54466.27	56654.00	-2187.73
Non-Tithe Income			
5020 Love Offerings (NT)	12.50	0.00	12.50
5040 Gifts in Kind	113.96	0.00	113.96
5050 Sales (NT)	278.42	0.00	278.42
Total Non-Tithe Income	404.88	0.00	404.88
Total Income	54871.15	56654.00	-1782.85
TOTAL INCOME	\$ 54871.15	\$ 56654.00	\$ -1782.85

EXPENSE

Expense			
Budgeted Expense			
2100 Rent	\$ 603.00	\$ 603.00	\$ 0.00
2102 Worship Supplies	534.95	450.00	-84.95
2103 Music Ministry	1463.96	1800.00	336.04
2110 Maintenance	491.03	1125.00	633.97
2111 Utilities	6303.51	6300.00	-3.51
2112 Telephone	498.67	702.00	203.33
2113 Admin/Office Supplies	421.04	315.00	-106.04
2114 Postage	215.44	225.00	9.56
2115 Insurance	550.00	450.00	-100.00
2116 Bank Charges	69.77	45.00	-24.77
2120 Evangelism Exp.	584.04	1125.00	540.96
2121 Advertisements	433.00	1350.00	917.00
2122 Newsletter	963.89	900.00	-63.89
2123 Special Programs	214.57	225.00	10.43
2124 Parish Extension	75.00	75.00	0.00
2130 BAO Contribution	640.00	640.00	0.00
2131 Clinic (1917) Contrib.	640.00	640.00	0.00
2132 Info. Phone Line Contrib.	175.00	175.00	0.00
2133 Global Outreach	150.00	150.00	0.00
2134 Other Contrib.	125.00	75.00	-50.00
2140 Social & Hospitality	884.48	900.00	15.52
2141 Deacon's Fund	127.56	360.00	232.44
2142 Memorials	191.96	450.00	258.04
2150 Sunday School	159.04	180.00	20.96
2151 Bible Study Material	0.00	90.00	90.00

Covenant MCC
REGULAR Fund-Actual vs Budgeted- YTD

	01/01/95- 09/30/95 ACTUAL	01/01/95- 09/30/95 BUDGET	DOLLAR VARIANCE
2152 Study Courses	10.00	90.00	80.00
2153 Inquirer's Class	112.87	180.00	67.13
2154 Youth Ministries	78.95	360.00	281.05
2155 Children's Ministry	0.00	180.00	180.00
2156 Library	57.90	60.00	2.10
2160 Building Fund Contrib.	800.00	800.00	0.00
2162 CAF Contrib. to Savings	640.00	640.00	0.00
2163 Dist.Conf.Fund Contrib.	1200.00	1200.00	0.00
2164 Gen.Conf.Fund Contrib.	200.00	200.00	0.00
2165 Scholarship Fund Contrib.	75.00	75.00	0.00
2166 Copier Svc. Contract	1472.90	990.00	-482.90
2167 Capital Proj.Fund Contrib	800.00	800.00	0.00
2168 Anniv. Fund Contrib.	300.00	300.00	0.00
2170 Pension Contrib.	777.75	960.00	182.25
2171 UFMCC Tithe	5414.53	5841.00	426.47
2172 GLAD Tithe	2707.26	2916.00	208.74
2180 Admin. Assist. Staff	600.00	1080.00	480.00
2181 Chamberlain	975.00	972.00	-3.00
2190 Pastor Comp.	8370.00	8370.00	0.00
2192 Pastor Housing	7200.00	7200.00	0.00
2193 Pastor Travel	675.00	675.00	0.00
2194 Pastor Insurance	990.00	990.00	0.00
2195 Pastor Conf.Fnd.Contrib.	600.00	675.00	75.00
2196 Pastor Retirement	1170.00	1170.00	0.00
Total Budgeted Expense	51742.07	56074.00	4331.93
Unbudgeted Expense			
2161 Reserve Fund Contribution	0.00	0.00	0.00
5021 Love Gifts Collected	12.50	0.00	-12.50
5041 Value of Gifts in Kind	113.96	0.00	-113.96
5052 Event Fees Collected	190.00	0.00	-190.00
5500 Miscellaneous-Unbudgeted	0.00	0.00	0.00
Total Unbudgeted Expense	316.46	0.00	-316.46
Total Expense	52058.53	56074.00	4015.47
TOTAL EXPENSE	\$ 52058.53	\$ 56074.00	\$ 4015.47

NET INCOME (LOSS) \$ 2812.62 \$ 580.00 \$ 2232.62

B

Covenant MCC
Balance Sheet-Total All Funds- SEP
September 30, 1995

ASSETS

50	Checking		\$	8718.90
8050	Checking-Tuscaloosa	(15)		1920.39
	Total Checking			10639.29
	Savings			
2002	Agape House Savings			134.34
1802	Anniv.Savings			202.55
1002	Building Fund Savings			6221.40
1202	CAF Savings			160.77
1702	Capital Savings			904.07
1602	Copier Svc. Savings			0.00
1302	Dist.Conf.Savings			1345.17
1402	Gen.Conf.Savings			-50.10
1902	Piano Fund Savings			548.01
1102	Reserve Savings			800.25
1152	Retirement Savings			375.00
1502	Scholarship Savings			609.80
	Total Savings			11251.26
	Other investments			
1009	Certif.of Deposit-Bldg.			37000.00
1109	Certif.of Deposit-Resv.			6000.00
	Total Other investments			43000.00
	Other assets			
597	Advances			0.00
9598	Post Office Deposit			75.00
	Total Other assets			75.00
	TOTAL ASSETS		\$	64965.55
				=====

LIABILITIES

	Other liabilities			
5051	Event Escrow		\$	0.00
5022	Love Offering Escrow			0.00
8999	T'loosa Parish Escrow			0.00
5030	W'holding to Transfer			0.00
5010	Youth Offering Escrow			-2.00
	Total Other liabilities			-2.00
	TOTAL LIABILITIES		\$	-2.00

Covenant MCC
Balance Sheet-Total All Funds- SEP
September 30, 1995

EQUITY

	Fund balance			
2001	Agape Fund		\$	134.34
1801	Anniversary Fund			202.55
1001	Building Fund	(9)		42901.40
1701	Capital Projects Fund			904.07
1201	Community Assist. Fund			160.77
1601	Copier Fund			0.00
598	Deposits			75.00
1301	District Conf. Fund			1345.17
1401	Gen. Conf. Fund			-50.10
1901	Piano Fund			548.01
1101	Reserve Fund			6800.25
1151	Retirement Fund			375.00
1501	Scholarship Fund			609.80
	Total Fund balance			54006.26
	Net		\$	10961.29
	TOTAL EQUITIES		\$	64967.55
				=====
	TOTAL LIABILITIES & EQUITY		\$	64965.55
				=====

2

BUILDING FUND SAVINGS - 1002 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		3990.40	
09/03/95	Deposit	159		MemPlus Deposit			\$ 126.00	N
	Inc Incr	[139]	Pledges - Building (NT)	M+: Pledges - Building (M)				
09/04/95	Deposit	160		MemPlus Deposit			\$ 165.00	N
	Inc Incr	[140]	Pledges - Building (NT)	M+: Pledges - Building (M)				
09/09/95	Deposit	161		MemPlus Deposit			\$ 320.00	N
	Inc Incr	[246]	Pledges - General (T)	M+: Pledges - General (T)				
09/09/95	Deposit	162		MemPlus Deposit			\$ 265.00	N
	Inc Incr	[141]	Pledges - Building (NT)	M+: Pledges - Building (M)				
09/09/95	Deposit	163		MemPlus Deposit			\$ 110.00	N
	Inc Incr	[142]	Pledges - Building (NT)	M+: Pledges - Building (M)				
09/17/95	Deposit	164		MemPlus Deposit			\$ 350.00	N
	Inc Incr	[143]	Pledges - Building (NT)	M+: Pledges - Building (M)				
09/17/95	Deposit	165		MemPlus Deposit			\$ 365.00	N
	Inc Incr	[144]	Pledges - Building (NT)	M+: Pledges - Building (M)				
09/24/95	Deposit	166		MemPlus Deposit			\$ 445.00	N
	Inc Incr	[145]	Pledges - Building (NT)	M+: Pledges - Building (M)				
09/25/95	Deposit	167		w/h xfr			\$ 85.00	N
	Inc Incr	[146]	Pledges - Building (NT)	xfr check 2402				
					ENDING BALANCE = \$		6221.40	
					Total Deposit : \$		2231.00	

CAF SAVINGS - 1202 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		191.27	
09/24/95	Deposit	52		MemPlus Deposit			\$ 19.50	N
	Inc Incr	[30]	CAF Contributions (NT)	M+: CAF Contributions (NT)				
09/26/95	Withdraw	12		reimburse checking			\$ -50.00	N
	Exp Incr	[12]	Xfr.Fm.CAF to Chk.	to cover caf disb				
					ENDING BALANCE = \$		160.77	
					Total Deposit : \$		19.50	
					Total Withdrawal : \$		-50.00	

CAPITAL SAVINGS - 1702 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		1395.47	
09/26/95	Withdraw	7		reimburse checking			\$ -491.40	N
	Exp Incr	[8]	Xfr.Fm.Capital to Chk.	microphone				
					ENDING BALANCE = \$		904.07	
					Total Withdrawal : \$		-491.40	

AGAPE HOUSE SAVINGS - 2002 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		2624.34	
09/17/95	Deposit	21		MemPlus Deposit			\$ 10.00	N
	Inc Incr	[21]	Agape House Income (NT)	M+: Agape House Income (M)				
09/26/95	Withdraw	1		reimburse checking			\$ -2500.00	N
	Exp Incr	[1]	Xfr.Fm.Agape to Checking	first payment on apt.				
					ENDING BALANCE = \$		134.34	
					Total Deposit : \$		10.00	
					Total Withdrawal : \$		-2500.00	
					Total Withdrawal : \$		-2500.00	
					ENDING BALANCE = \$		375.00	
					Total Deposit : \$		130.00	

RETIREMENT SAVINGS - 1152 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		245.00	
09/25/95	Deposit	2		xfr fm checking			\$ 130.00	N
	Inc Incr	[2]	Xfr.Fm.Chking to Retire.	sep - 82398				
					ENDING BALANCE = \$		375.00	
					Total Deposit : \$		130.00	

D

Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted- SEP

	09/01/95- 09/30/95 ACTUAL	09/01/95- 09/30/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Tuscaloosa Income			
8001 Tuscaloosa Income (T)	\$ 401.00	\$ 594.00	\$ -193.00
Total Tuscaloosa Income	401.00	594.00	-193.00
Tuscaloosa Non-Tithe Income			
8002 To Tusc. FM B'ham	0.00	0.00	0.00
Total Tuscaloosa Non-Tithe Income	0.00	0.00	0.00
Total Income	401.00	594.00	-193.00
TOTAL INCOME	16 401.00	594.00	-193.00

EXPENSE			
Expense			
Tuscaloosa Expenses			
8075 Tusc. Phone	\$ 25.58	\$ 26.00	\$ 0.42
8076 Tusc. Rent	165.00	239.00	74.00
8077 Tusc. Leader Travel	30.00	65.00	35.00
8078 Tusc. Tithes	52.65	85.00	32.35
8079 Tusc. Supplies	0.00	0.00	0.00
8080 Tusc. Promotion	36.00	36.00	0.00
Total Tuscaloosa Expenses	309.23	451.00	141.77
Total Expense	309.23	451.00	141.77
TOTAL EXPENSE	17 309.23	451.00	141.77
NET INCOME (LOSS)	\$ 91.77	\$ 143.00	\$ -51.23

Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted- YTD

	01/01/95- 09/30/95 ACTUAL	01/01/95- 09/30/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Tuscaloosa Income			
8001 Tuscaloosa Income (T)	\$ 7119.19	\$ 5822.00	\$ 1297.19
Total Tuscaloosa Income	7119.19	5822.00	1297.19
Tuscaloosa Non-Tithe Income			
8002 To Tusc. FM B'ham	75.00	0.00	75.00
Total Tuscaloosa Non-Tithe Income	75.00	0.00	75.00
Total Income	7194.19	5822.00	1372.19
TOTAL INCOME	\$ 7194.19	\$ 5822.00	\$ 1372.19

EXPENSE			
Expense			
Tuscaloosa Expenses			
8075 Tusc. Phone	\$ 261.70	\$ 198.00	\$ -63.70
8076 Tusc. Rent	2375.00	2627.00	252.00
8077 Tusc. Leader Travel	1485.00	1586.00	101.00
8078 Tusc. Tithes	1060.54	765.00	-295.54
8079 Tusc. Supplies	198.36	0.00	-198.36
8080 Tusc. Promotion	355.55	324.00	-31.55
Total Tuscaloosa Expenses	5736.15	5500.00	-236.15
Total Expense	5736.15	5500.00	-236.15
TOTAL EXPENSE	\$ 5736.15	\$ 5500.00	\$ -236.15
NET INCOME (LOSS)	\$ 1458.04	\$ 322.00	\$ 1136.04

MARGE

420 Woodland Court N.E.
Birmingham, AL 35215
July 9, 1995

Rev. Marge Ragona &
The Board of Directors
Covenant M.C.C.
P. O. Box 101473
Birmingham, AL 35210

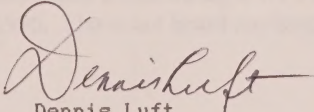
Dear Marge, Carol, Mark, Allan, & William:

Please accept this letter as notification of my resignation from all elected and appointed positions at Covenant M.C.C. effective immediately. I have delivered all my records to the church office but have been unable to prepare the minutes of the June 12 meetings of the Personnel Committee and the Board. My handwritten notes, such as they are, are included in the records I have turned in. I am over-extended, and can no longer fulfill the obligations of these positions and maintain what little physical health I do have or any semblance of sanity.

I intend to maintain my participation in the choir and to continue deacon training. These are the areas of my church participation that at present provide what is needed in my life. Anything else seems unnecessary.

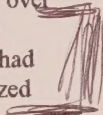
I solicit your prayers, pledging my own in return.

Your brother in Christ!


Dennis Luft

AIDS MINISTRY: The Care Team educational session was held on July 8th at the Cathedral Church of the Advent. Most of our care team people (16) attended that session.

MUSIC COPYRIGHT LAW WORKSHOP: Music Copyright workshop has been scheduled for Saturday, ~~August 10-2~~ 10-2. Susan Walker is leading this. Materials have been received. *— August 19th —*

SEXUAL HARASSMENT OF MEMBERS WORKSHOP: Materials have been received from the insurance company and from the Fellowship. Deacons and staff have gone over the Fellowship material. We have had one more complaint about the behavior of "a person in collar," not stating whether deacon or student clergy. This one apparently had sex at a rest stop on the way to District Conference, and the person involved recognized him in collar on a Sunday following. We have got to clean up our act!!! 

FORUM ON GENERAL CONFERENCE ISSUES: Steve Parker, Shirley Lambert, and I will be working on this. It will be held on July 11th, 8 p.m. following choir rehearsal.

SOCIAL ACTIVITIES: Council on Ministries is proposing a Talent Show to be held September 30th. I would propose that all funds raised go to the Building Fund.

THE BELL: I have heard nothing more about the gift of the bell to the church, except that Robin now has the bell.

HYMNAL PROJECT: We have received the hymnal (in pieces). We have not had a chance to look it over or to copy it for musicians.

HOLY UNIONS: Two Holy Unions have been performed with three to follow.

TROY PERRY: I have written Frank Zerilli asking if we could have Troy Perry for the weekend of our anniversary 1996. I have not heard anything back yet. This still stands.

Respectfully submitted,
Rev. Marge Ragona

PASTOR'S REPORT

July 10, 1995

Since May 7, 1995 I have done the following:

Attended meetings:	3
Attended Worship	8
Preached:	5
Consecrated communion	4
Taught classes	3
Led groups	4
Counseling Sessions	2
Holy Union Counseling	4
Supervision meetings	2(student clergy and deacons)
Attended AIDS Training	1

BUILDING UPDATE: Freeman Andress spoke with Emmett Wright to discuss the sale of the building. Emmett saw to an appraisal for \$255,000. I spoke with Freeman today and he is willing to accept the appraised amount. He would like to be out of the building on December 31. He would like us to find outside financing. We have \$39,000 in the building fund and need to raise an additional \$11,000 for the down payment. I need to see if there is a bank in Woodlawn interested in financing. Board needs to look to other places for financing. Most places would finance if we had 20% down.

CLIFF MORRISON MEMORIAL: We have kicked off the Cliff Morrison Memorial Apartment fund raising, which now stands at \$2118 (as of 7/9/95). Mrs. Morrison has promised a check for that fund and it has not been received as yet.

MEMBERSHIP: Membership is now 117 after drops and transfers.

NEW MEMBERS: We took in two members from a previous class.

STUDENT CLERGY: John Hankins has been licensed and has candidated for and been elected by All Saints MCC in Atlanta. He will be leaving in two weeks. We expect to have a commissioning service Sunday, July 16th to send him off.

CHILDREN'S MOMENT: We still need a microphone for this.

CHRISTIAN EDUCATION: Inquirer's classes will be held at the Sunday School time in the fall. There are enough educational things going on for the summer (new Wednesday study and Bible Study) to work in any people who might be interested. We will be doing Healing Distorted Images of God after General Conference. The Church History class will be held in the fall.

CHILDREN'S MINISTRY: Eddie Merrell and Missy Ragona have planned a summer trip to either Six Flags or White Water. I opt for Six Flags as safer. The Oak Mountain trip has been postponed.

Pastor's Report
7/10/95

- 2 HUnions (3 counseling sessions each)
- 2 counseling sessions
- 1 memorial service
- 8 worship services
- 4 Preached
- 3 communions

Hymnal Project: Arrived today. I have not had a chance to look at it yet.

Troy Perry Visit: Nothing yet.

Building Update - Talked to Freeman, will sell for \$255,000. 12/31/95.

Nennis Luft Resignation - Effective 7/9/95.

Legal Workshop - Scheduled for Sat.

Copyright Law Workshop - Scheduled for Mon.

Covenant Metropolitan Community Church
5117 First Ave. N.
P.O. Box 101473
Birmingham, AL 35210
3 Up Mailing Labels

Agape House Fund Contributions

ms Carol Cook
1524 Fulmer Cir.
Birmingham AL 35214

Paul Keech
P. O. Box 550282
Birmingham AL 35255

Christopher Rose
305 Chestnut St.
Birmingham AL 35206

* * * END OF REPORT * * *

Covenant Metropolitan Community Church
5117 First Ave. N.
P.O. Box 101473
Birmingham, AL 35210

Group Meeting Detail

Group: Council of Ministries
Date: 07/17/1995
Time:
Location: risk management seminar

Notes:
including board and other leadership

Member detail:	
Barham, Richard	P Present
Berry, William	P Present
Betts, Michael T	P Present
Cobb, Mark Allen	P Present
Cooper, Shirley	P Present
Foust, John	P Present
Francis, Allan	P Present
Hendrix, Kay	P Present
Lambert, Shirley	P Present
McCloskey, Calvin (Cal)	P Present
Merrell, Eddie	P Present
Moore, Mark	P Present
Parker, Steven (Steve)	P Present
Ragona, Elizabeth	P Present
Ragona, Marjorie (Marge)	P Present
Roberts, Rob	P Present
Schoettlin, Peg	P Present
Underhill, Nancy A.	P Present
Wright, Emmett	P Present

Attendance Summaries:

P Present	19
A Absent	0
E Excused	0
U Unknown	0
C Conference	0
T Tuscaloosa	0

* * * END OF REPORT * * *

CMCC CHECKLIST

7/16/95

MAILING LIST FORM

Entry: 7/16/95 (change any time updated)(dates must have '/' for divider)
First: Jennifer
Last: Williams
Address: 9639 Williamsburg Dr.
City: Birmingham State: AL Zip: 35215
Phone: 836-9411 Office Phone2: 483-1842
DOB: 10/24 Age range:
Coupled?: y Anniv: 3/25
Status: M (m=member; x=former member; v=visitor; r=regular visitor)
status (f=friend; d=deceased; p=mail only)
Date: 7/16/95 Public?: y put in directory?
First2: Jennifer for directory
Last2: Williams for directory
First visit: 1/8/95
mail?: y
Special List:
B=board; D=deacon; S=staff; C=committee
T=tuscaloosa list; M=ministries

CONFIDENTIAL

1

There is no record of in database for:
Sylvia Morrison or Barbara James
need info form or visitor card
Please call.

CMCC CHECKLIST

7/16/95

MAILING LIST FORM

Entry: 7/16/95 (change any time updated X dates must have '/' for divider)
 First: Bernadette
 Last: Peters
 Address: 9639 Williamsburg Dr.
 City: Birmingham State: AL Zip: 35215
 Phone: 836-9411 Office Phone2: 324-6744
 DOB: 8/7 Age range:
 Coupled?: y Anniv: 3/25
 Status: M (m=member; x=former member; v=visitor; r=regular visitor)
 status (f=friend; d=deceased; p=mail only)
 Date: 7/16/95 Public?: y put in directory?
 First2: Bernadette for directory
 Last2: McGuire for directory
 First visit: 1/8/95
 mail?: y
 Special List:
 B=board; D=deacon; S=staff; C=committee
 T=tuscaloosa list; M=ministries

CMCC CHECKLIST

7/16/95

MAILING LIST FORM

Entry: 7/16/95 (change any time updated X dates must have '/' for divider)
 First: Bernadette
 Last: Peters
 Address: 9639 Williamsburg Dr.
 City: Birmingham State: AL Zip: 35215
 Phone: 836-9411 Office Phone2: 324-6744
 DOB: 8/7 Age range:
 Coupled?: y Anniv: 3/25
 Status: M (m=member; x=former member; v=visitor; r=regular visitor)
 status (f=friend; d=deceased; p=mail only)
 Date: 7/16/95 Public?: y put in directory?
 First2: Bernadette for directory
 Last2: Peters for directory
 First visit: 1/8/95
 mail?: y
 Special List:
 B=board; D=deacon; S=staff; C=committee
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Pg. 11

~~Frederick Armstrong~~

MOTION

Clergy granted licenses under C.C.C.C standards have, by virtue of their initial licenses, fulfilled all requirements for the new definition of ordination and shall, therefore, be considered approved for ordination ~~immediately~~ ~~at this~~.

This is already clearly stated on E13, LL. 486-489.

	FOR	AGAINST	ABSTAIN
LAY			
CLERGY			

MOTION

IF THIS IS NOT PASSED, ALL U.F.M.C.C. LICENSED BUT NOT ORDAINED WILL NO LONGER BE U.F.M.C.C. PASTOR, BUT WILL INSTEAD BE "CANDIDATES FOR ORDINATION" AND BY YESTERDAY'S VOTE NOT BE ABLE TO PASTOR A U.F.M.C.C CHURCH OR WEAR A CLERICAL COLLAR.

	FOR	AGAINST	ABSTAIN
LAY			
CLERGY			

① New B.O.M deadline
= 7/1/97

②

Covenant Metropolitan Community Church

Minutes
Board of Directors Meeting

Monday, July 10, 1995

Moderator: Rev. Marge Ragona
Vice-Moderator: Mark Moore
Treasurer: Allan Francis

Clerk:
At-Large Member: Carol Cowley
At-Large Member: William Berry

The meeting was called to order and opened with prayer. All board members present except the recently resigned Dennis Luft. The board appointed Emmet Wright to an at-large member position on the board.

REPORTS

1. The minutes of the June meeting were not read due to resignation of clerk. Mark, acting as clerk directed to reconstruct minutes from Dennis's notes.

2. The Treasurer's report was presented by the Treasurer. Note the church now has an IRS Employee Identification Number.
ACTION Move-William, 2nd-Carol
Motion carried without opposition.

Sent to Fellowship

3. Rev. Ragona presented the Pastor's report.
ACTION Move-Allan, 2nd-Carol
Motion carried without opposition.

4. The Finance Committee presented no report since it had not met since the last board meeting.

5. The report of the Building and Grounds Committee was presented by Allan.
ACTION Move-Carol, 2nd-William
Motion carried without opposition.

6. The Personnel Committee presented a report from the pastor.
ACTION Move-Mark, 2nd-Carol
Motion carried without opposition.

7. The pastor presented an oral report from the Tuscaloosa Parish Extension.
ACTION Move-Mark, 2nd-Carol
Motion carried without opposition.

OLD BUSINESS

1. Marge reported that Cathedral of Hope does not have a policy to discuss with local churches their intent to broadcast in various cities. They do not add local church information to their video tapes.

2. We remain under current lease and it was noted that Freeman will rescind previous note concerning lease date end.

3. Microphone for children's church still needed. Rob Roberts and/or Allan Francis will look into purchase options for August meeting.

4. The insurance policy has been received.

NEW BUSINESS

1. Rev. Ragona noted the advertisement which ran in the Covenant Times for the movie Priest was approved by her. The ad was run as part of the newsletter to keep in line with postal regulations for church mailing permit. The theater owner donated \$100. Allan made a

motion to revisit proposal of ad rates and guidelines.

ACTION Move-Allan,2nd-Mark

Steve Parker suggest a proposal be written. Ragona expressed the need to use advertisements to inform community.

Motion did not carry*3-no,1-abstain

2. Allan moved to look into avenues of purchasing building. Carol expressed concerns over financing. Feels it will be a large challenge. Emmett concerned whether Freeman Address will sell to someone else. Emmett suggested getting an attorney. Ideas for financing were suggested and the whole matter referred to the finance committee.

ACTION Move-Allan,2nd-William

Motion carried without opposition.

3. Personnel Committee recommended Emmett Wright as new board member. The board will meet and vote on a new clerk before the next board meeting.

ACTION Move-Allan,2nd-Carol

Motion carried without opposition.

4. Board accepted the appraisal fee which was approved at specially called board meeting.

ACTION Move-Allan,2nd-Carol

Motion carried without opposition.

5. Lee Rahe will be accepted as Tuscaloosa Worship Coordinator.

ACTION Move-Allan,2nd-Carol

Motion carried without opposition.

6. Allan moves we keep remaining lease.

ACTION Move-Allan,2nd-Carol

Motion carried without opposition. Allan notes the public storage rent is increasing again. He will send a letter to lease holder concerning our unhappiness with the continued raises.

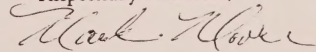
7. A committee will be formed to look at purchasing items in the building should we purchase it, such as piano, tables, chairs,

ACTION Move-Emmett,2nd-Carol

Motion carried without opposition. Marge will appoint the committee. Names mentioned were Mark Brown, Emmett Wright, Steve Parker, Mark Cobb and John Foust.

The meeting was adjourned and closed with prayer.

Respectfully submitted,



Mark Moore,
Vice Moderator

Covenant Metropolitan Community Church

Minutes
Board of Directors Meeting

Monday, June 12, 1995

Moderator: Rev. Marge Ragona
Vice-Moderator: Mark Moore
Treasurer: Allan Francis

Clerk:: Dennis Luft
At-Large Member: Carol Cowley
At-Large Member: William Berry

The meeting was called to order and opened with prayer. All board members present.

REPORTS

1. The minutes were accepted with corrections.
ACTION Move-Dennis, 2nd-Carol
Motion carried without opposition.
2. The Treasurer's report was presented by the Treasurer.
ACTION Move-Allan, 2nd-Carol
Motion carried without opposition.
3. Rev. Ragona presented the Pastor's report.
ACTION Move-Allan, 2nd-Mark
Motion carried without opposition.
4. The Finance Committee presented no report since it had not met since the last board meeting.
5. The report of the Building and Grounds Committee was presented.
ACTION Move-Mark, 2nd-William
Motion carried without opposition.
6. The Personnel Committee presented a report. Andy Mullins declined position of Administrative Assistant.
ACTION Move-Mark, 2nd-Carol
Motion carried without opposition.
7. John Hankins presented an oral report from the Tuscaloosa Parish Extension.
ACTION Move-Dennis, 2nd-William
Motion carried without opposition.

OLD BUSINESS

1. Marge reported that Cathedral of Hope had not responded as of yet.
2. Hymnal Project still not received.
3. Still no liability policy.
4. Sexual abuse workshop has been set for 7/17/95 from 6-9 p.m.
5. Lease is still in effect until August 7 and still in negotiation.
6. Children's outing is moved to July 22.
7. Gay Pride activities, see Treasurer's report.
8. Copyright workshop set for Aug. 19 at 9 a.m.

9. 200 church brochures were photocopied and distributed at Gay pride. 1,000 are scheduled to be printed after revisions.

NEW BUSINESS

1. Spend over at General Conference as necessary.

ACTION Move-Dennis,2nd-Carol

2. Discussed a possible Agape mass mailing.

3. Church will contribute \$75 to NAMES project per Marge's suggestion.

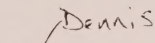
ACTION Move-Allan,2nd-Dennis

Motion carried without opposition.

4. It was noted that church is not exempt from sales tax.

The meeting was adjourned at 8:55 p.m. and closed with prayer.

Respectfully submitted,


~~Dennis~~ Luft
Clerk

motion to revisit proposal of ad rates and guidelines.

ACTION Move-Allan,2nd-Mark

Steve Parker suggest a proposal be written. Ragona expressed the need to use advertisements to inform community.

Motion did not carry*3-no,1-abstain

2. Allan moved to look into avenues of purchasing building. Carol expressed concerns over financing. Feels it will be a large challenge. Emmett concerned whether Freeman Address will sell to someone else. Emmett suggested getting an attorney. Ideas for financing were suggested and the whole matter referred to the finance committee.

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Motion carried without opposition.

3. Personnel Committee recommended Emmett Wright as new board member. The board will meet and vote on a new clerk before the next board meeting.

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Motion carried without opposition.

4. Board accepted the appraisal fee which was approved at specially called board meeting.

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Motion carried without opposition.

5. Lee Rahe will be accepted as Tuscaloosa Worship Coordinator.

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Motion carried without opposition. Allan notes the public storage rent is increasing again. He will send a letter to lease holder concerning our unhappiness with the continued raises.

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Motion carried without opposition. Marge will appoint the committee. Names mentioned were Mark Brown, Emmett Wright, Steve Parker, Mark Cobb and John Foust.

The meeting was adjourned and closed with prayer.

Respectfully submitted,

Mark Moore,
Vice Moderator

AGENDA FOR BOARD OF
DIRECTORS MEETING

AUG 14, 1995

OPENING PRAYER

REPORTS

MINUTES OF PREVIOUS MEETING(S)
TREASURER'S REPORT
PASTOR'S REPORT
FINANCE COMMITTEE
BUILDING & GROUNDS COMMITTEE
PERSONNEL COMMITTEE
PARISH EXTENSION
OTHER

OLD BUSINESS

MICROPHONE
BUILDING
PURCHASING COMMITTEE

NEW BUSINESS

CONGREGATIONAL MEETING

CLOSING PRAYER

FACT SHEET

This fact sheet is a resource to compare expenses and income of CMCC after it purchases the Birmingham Wedding Chapel. Figures are based on 10 years, at which point we expect to outgrow the sanctuary completely.

	First Year	2nd-10th Year	Total Cost
PROJECTED COST OF BUILDING (1995 - 2005)			
Sale Cost/Mortgage			
down payment			
mortgage			
interest			
Property Taxes			
city			
county			
state			
federal			
Insurance			
Utilities			
electric			
gas			
water			
sewer			
garbage			
telecommunications			
Repairs			
structural			
roofing			
electrical			
plumbing			
HVAC			
landscaping			
sidewalks/parking lot			
cosmetic			
* All Other Expenses			
PROJECTED INCOME (1995 -2005)			
Current Income			
regular budgeted			
gifts			
fundraisers			
special offerings			
Projected Income			
25% membership giving			
10% increasing 10% yearly			
gifts			
fundraisers			
special offerings			

* Include Rebuilding the Building Fund

SERVICES

Services are provided to a range of social and ethnic groups. Please use the chart below to determine community service targets.

[illegible]

PASTOR'S REPORT

August 14, 1995

Since July 10, 1995 I have done the following:

Attended meetings:	5
Attended Worship	5 (plus General Conference)
Preached:	3
Consecrated communion	3
Taught classes	5
Led groups	4
Counseling Sessions	2
Holy Union Counseling	2
Supervision meetings	4(student clergy and deacons)
Attended Care Team	1
General Conference	8 days of meetings, workshops, worship, etc.

BUILDING UPDATE: Congregational meeting to vote on the building is Sunday, August 20th. No further action until then.

CLIFF MORRISON MEMORIAL: The Cliff Morrison Memorial Apartment still needs \$109.00 before we can turn the money over to Agape House. Mrs. Morrison has promised a check for that fund and it has not been received as yet. Rev. Ragona will be contacting Mrs. Morrison.

MEMBERSHIP: Membership is now 119.

NEW MEMBERS: We expect to take in a number of members on 8/20, with at least five having expressed interest.

STUDENT CLERGY: We have a commitment from Andy Mullins to continue working with this church once a month until he is licensed. Additionally, Lee Rahe (worship coordinator at Tuscaloosa), John Foust, and Richard Barham are interested in being "in formation" as MCC Clergy. Greg Bullard is still "in formation."

CHILDREN'S MOMENT: We still need a microphone for this.

CHRISTIAN EDUCATION: Inquirer's classes will be held at the Sunday School time in the fall. The Church History class will be held beginning in September.

CHILDREN'S MINISTRY: Eddie Merrell and Missy Ragona planned and executed a trip to either Six Flags. Seven children went with approximately 13 adults. The trip was a success.

AIDS MINISTRY: The Care Team now has two clients, Stan Lee and Philip Evatt, both of whom are either members or attenders of this church.

MUSIC COPYRIGHT LAW WORKSHOP: Music Copyright workshop has been scheduled for Saturday, August 19, 10-2. Susan Walker is leading this. Materials have been received.

SEXUAL HARASSMENT OF MEMBERS: To reduce liability, General Conference voted to have only "ordained clergy" wear clerical collars. All of our deacons have been so informed and are in compliance. Student clergy are not to wear collars, nor are licensed clergy. Transfer clergy may wear collars if their licensing body is listed after their names in the bulletin.

GENERAL CONFERENCE : Steve Parker, Shirley Lambert, and I attended General Conference representing Covenant. Our choir was extremely well received, and all week long we had comments as people noted our name tags and associated them with the choir. I struck up a friendship with Rev. Margaret Simpson and Hilary Clinton, pastor and lay representative from Birmingham, England. We are trying to work out a pen pal arrangement via our newsletters with each other. I tried to get Margaret here for last Friday, but could not finalize arrangements. She is wheelchair bound and transporting her is difficult.

SOCIAL ACTIVITIES: Council on Ministries proposed some activities that would also act as fund-raisers. Karen Ann Edwards has been invited to the evening service on August 27th as evangelism/outreach. There will be refreshments after that service Saturday, September 30th, Nancy Underhill will be giving "TLC" in the form of massages to benefit the church. Wes will on some other date. A "cut-a-thon" is proposed at a time that can be agreed upon by skilled haircutters in our congregation (possibly October 4th). A "coming out" service is proposed for Sunday evening, October 8th in conjunction with National Coming Out Day on October 11th. This service is included in Equal Rites. On September 10th, Member Appreciation Day, there will be a dinner after church for a \$5.00 fee. Rev. Ragona is planning a ham and sweet potato dinner. It was felt that the members would want to contribute to the Building Fund. On October 15th, there will be dinner after church for a \$5.00 fee. Marcus Allison is researching menus for 100 for that date. An auction is planned for Friday, October 20th, with items of real worth and value being offered, including art works, etc.

UPDATE ON DEACONS: Two new deacons, Peg Schoettlin and John Foust will be dedicated on September 10th. Shirley Cooper has asked for a leave of absence for six months, due to heavy school schedule. She has served nearly three years as a deacon and is entitled to time off. Deacons are planning the fall retreat at a yet undecided location, possibly for October 14th.

EXCEL: Fourteen people from the church will be taking part in Excel of the Rainbow Zebra. Four deacons will be in that group, and many more in church leadership.

THE BELL: I have heard nothing more about the gift of the bell to the church, except that Robin now has the bell.

HYMNAL PROJECT: The Hymnal Project needs to be copied for Susan Walker and the pastor. That will be done some time this month, so that we will have use of it. Susan has asked for a new hymnal, in addition to the Hymnal Project. She will be bringing that proposal at some point.

HOLY UNIONS: Three Holy Unions have been performed with two to follow. I have had one more request.

TROY PERRY: I have written Frank Zerilli asking if we could have Troy Perry for the weekend of our anniversary 1996. Unfortunately, with the Fellowship looking for money for its own building, I doubt that Troy would be of help in our building fund here. I have not heard anything back yet. This still stands.

ANNIVERSARY PRE-PLANNING: Jeri Ann Harvey is interested in coming for our anniversary if we do not get Troy. She might have workshop material, but certainly can and will do a healing service and a weekend spiritual renewal.

Respectfully submitted,
Rev. Marge Ragona

Treasurer's Report - July, 1995

INCOME:

Tithable income was \$4899 (A1) for this month which was \$1292 under budget (A2). Our year-to-date income is \$1143 behind budget (B3).

EXPENSES:

The expenses of \$4937 (A4) was \$1254 (A5) under budget but still giving us a negative net of \$38 for the month (A6). No contributions were made to the various organizations.

SAVINGS DEPOSITS:

\$505 was transferred to savings (A7) for some of the funds.

BUILDING FUND:

Direct pledge and open plate contributions were \$500 (D8) bringing the total including interest to \$38,270 (C9). Add to this the \$1000 in earnest payment. The monthly pledge to the building fund is \$547.

AGAPE HOUSE FUND:

Direct and open plate contributions were \$245 (D10). The balance with the matching money is now \$2336 (C11). This fund needs an action plan for the five-year commitment.

COMMUNITY ASSISTANCE FUND:

There were contributions of \$339 (D13) including the dinner. Distributions were \$550 (D13). The balance is now \$335 (C14). I have documented evidence and personal observation of fraud by recipients of this fund. The controls need to be revisited.

BALANCE SHEET:

The liquid reserve (available funds in checking account) is at \$9326 in regular and \$1776 for Tuscaloosa (C15).

TUSCALOOSA PARISH EXTENSION:

The Tuscaloosa Parish Extension added \$893 (F16) and had \$568 (F17) in expenses for a balance of \$1776. This group needs to set a budget and assign or elect a secretary/treasurer.

OTHER:

1. The youth activity fund exceeded it's balance. (C18). \$488 in expenses were turned in. Unless other income appears, some of the field trip expenses will be charged to Youth Programs which was not the intention of this line item.
2. In order to reduce deficit spending, the usual contributions to BAO, 1917 Clinic and Phone Line were not made (A19). These were not budgeted to be prorated. If the Board directs, I will make these contributions, making our monthly deficit \$223 (A6). July was the fourth, and most, deficit month this year. Only by NOT spending budgeted funds, for the year to date, we do have a positive cash flow (B22) of \$2957.
3. We have "caught up" the contributions to the UFMCC Pension Fund for the pastor. We do need a retirement fund instrument. The opening contribution will be \$115 (B20) and continue at \$130 per month (A21).

Respectfully submitted,

ALLAN FRANCIS, Treasurer

Magi

Covenant MCC
REGULAR Fund-Actual vs Budgeted-JUL

	07/01/95- 07/31/95 ACTUAL	07/01/95- 07/31/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Income - Tithable			
3001 Pledges - General (T)	\$ 3587.56	\$ 5675.00	\$ -2087.44
3002 Plate & Envelopes (T)	1311.32	516.00	795.32
3003 Other Income (T)	0.00	0.00	0.00
Total Income - Tithable	4898.88	6191.00	-1292.12
Non-Tithe Income			
5020 Love Offerings (NT)	0.00	0.00	0.00
5040 Gifts in Kind	0.00	0.00	0.00
5050 Sales (NT)	0.00	0.00	0.00
Total Non-Tithe Income	0.00	0.00	0.00
Total Income	4898.88	6191.00	-1292.12
TOTAL INCOME	\$ ① 4898.88	\$ 6191.00	\$ -1292.12 ②
EXPENSE			
Expense			
Budgeted Expense			
2100 Rent	\$ 67.00	\$ 67.00	\$ 0.00
2102 Worship Supplies	0.00	50.00	50.00
2103 Music Ministry	0.00	200.00	200.00
2110 Maintenance	3.24	125.00	121.76
2111 Utilities	727.27	700.00	-27.27
2112 Telephone	53.65	78.00	24.35
2113 Admin/Office Supplies	0.00	35.00	35.00
2114 Postage	19.20	25.00	5.80
2115 Insurance	0.00	50.00	50.00
2116 Bank Charges	0.00	5.00	5.00
2120 Evangelism Exp.	0.00	125.00	125.00
2121 Advertisements	36.00	150.00	114.00
2122 Newsletter	64.84	100.00	35.16
2123 Special Programs	0.00	25.00	25.00
2124 Parish Extension	0.00	0.00	0.00
2130 BAO Contribution	0.00	80.00	80.00
2131 Clinic (1917) Contrib.	0.00	80.00	80.00
2132 Info. Phone Line Contrib.	0.00	25.00	25.00
2133 Global Outreach	0.00	0.00	0.00
2134 Other Contrib.	0.00	0.00	0.00
2140 Social & Hospitality	43.93	100.00	56.07
2141 Deacon's Fund	64.00	40.00	-24.00
2142 Memorials	0.00	50.00	50.00
2150 Sunday School	0.00	20.00	20.00
2151 Bible Study Material	0.00	10.00	10.00

Covenant MCC
REGULAR Fund-Actual vs Budgeted-JUL

	07/01/95- 07/31/95 ACTUAL	07/01/95- 07/31/95 BUDGET	DOLLAR VARIANCE
2152 Study Courses	0.00	10.00	10.00
2153 Inquirer's Class	0.00	20.00	20.00
2154 Youth Ministries	0.00	40.00	40.00
2155 Children's Ministry	0.00	20.00	20.00
2156 Library	0.00	0.00	0.00
2160 Building Fund Contrib.	100.00	100.00	0.00
2162 CAF Contrib. to Savings	80.00	80.00	0.00
2163 Dist.Conf.Fund Contrib.	150.00	150.00	0.00
2164 Gen.Conf.Fund Contrib.	0.00	0.00	0.00
2165 Scholarship Fund Contrib.	0.00	0.00	0.00
2166 Copier Svc. Contract	198.90	110.00	-88.90
2167 Capital Proj.Fund Contrib	100.00	100.00	0.00
2168 Anniv. Fund Contrib.	0.00	0.00	0.00
2170 Pension Contrib.	259.50	100.00	-159.50
2171 UFMCC Tithe	489.89	649.00	159.11
2172 GLAD Tithe	244.94	324.00	79.06
2180 Admin. Assist. Staff	0.00	120.00	120.00
2181 Chamberlain	125.00	108.00	-17.00
2190 Pastor Comp.	930.00	930.00	0.00
2192 Pastor Housing	800.00	800.00	0.00
2193 Pastor Travel	75.00	75.00	0.00
2194 Pastor Insurance	110.00	110.00	0.00
2195 Pastor Conf.Fnd.Contrib.	75.00	75.00	0.00
2196 Pastor Retirement	120.00	130.00	10.00
Total Budgeted Expense	4937.36	6191.00	1253.64
Unbudgeted Expense			
2161 Reserve Fund Contribution	0.00	0.00	0.00
5021 Love Gifts Collected	0.00	0.00	0.00
5041 Value of Gifts in Kind	0.00	0.00	0.00
5052 Event Fees Collected	0.00	0.00	0.00
5500 Miscellaneous-Unbudgeted	0.00	0.00	0.00
Total Unbudgeted Expense	0.00	0.00	0.00
Total Expense	4937.36	6191.00	1253.64
TOTAL EXPENSE	\$ ④ 4937.36	\$ 6191.00	\$ 1253.64 ⑤
NET INCOME (LOSS)	\$ ⑥ -38.48	\$ 0.00	\$ -38.48

Covenant MCC
REGULAR Fund-Actual vs Budgeted- YTD

	01/01/95- 07/31/95 ACTUAL	01/01/95- 07/31/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Income - Tithable			
3001 Pledges - General (T)	\$ 32564.57	\$ 39725.00	\$ -7160.43
3002 Plate & Envelopes (T)	10513.95	4497.00	6016.95
3003 Other Income (T)	0.00	0.00	0.00
Total Income - Tithable	43078.52	44222.00	-1143.48 (3)
Non-Tithe Income			
5020 Love Offerings (NT)	12.50	0.00	12.50
5040 Gifts in Kind	113.96	0.00	113.96
5050 Sales (NT)	260.42	0.00	260.42
Total Non-Tithe Income	386.88	0.00	386.88
Total Income	43465.40	44222.00	-756.60
TOTAL INCOME	\$ 43465.40	\$ 44222.00	\$ -756.60
EXPENSE			
Expense			
Budgeted Expense			
2100 Rent	\$ 469.00	\$ 469.00	\$ 0.00
2102 Worship Supplies	456.26	350.00	-106.26
2103 Music Ministry	827.51	1400.00	572.49
2110 Maintenance	241.03	875.00	633.97
2111 Utilities	4456.57	4900.00	443.43
2112 Telephone	387.88	546.00	158.12
2113 Admin/Office Supplies	365.11	245.00	-120.11
2114 Postage	166.44	175.00	8.56
2115 Insurance	550.00	350.00	-200.00
2116 Bank Charges	69.77	35.00	-34.77
2120 Evangelism Exp.	569.04	875.00	305.96
2121 Advertisements	361.00	1050.00	689.00
2122 Newsletter	683.95	700.00	16.05
2123 Special Programs	149.01	175.00	25.99
2124 Parish Extension	75.00	75.00	0.00
2130 BAO Contribution	480.00	560.00	80.00
2131 Clinic (1917) Contrib.	480.00	560.00	80.00
2132 Info. Phone Line Contrib.	150.00	175.00	25.00
2133 Global Outreach	150.00	150.00	0.00
2134 Other Contrib.	125.00	75.00	-50.00
2140 Social & Hospitality	803.82	700.00	-103.82
2141 Deacon's Fund	127.56	280.00	152.44
2142 Memorials	0.00	350.00	350.00
2150 Sunday School	159.04	140.00	-19.04
2151 Bible Study Material	0.00	70.00	70.00

Covenant MCC
REGULAR Fund-Actual vs Budgeted- YTD

	01/01/95- 07/31/95 ACTUAL	01/01/95- 07/31/95 BUDGET	DOLLAR VARIANCE
2152 Study Courses	10.00	70.00	60.00
2153 Inquirer's Class	112.87	140.00	27.13
2154 Youth Ministries	0.00	280.00	280.00
2155 Children's Ministry	0.00	140.00	140.00
2156 Library	57.90	60.00	2.10
2160 Building Fund Contrib.	700.00	700.00	0.00
2162 CAF Contrib. to Savings	560.00	560.00	0.00
2163 Dist.Conf.Fund Contrib.	1050.00	1050.00	0.00
2164 Gen.Conf.Fund Contrib.	150.00	150.00	0.00
2165 Scholarship Fund Contrib.	75.00	75.00	0.00
2166 Copier Svc. Contract	1109.90	770.00	-339.90
2167 Capital Proj.Fund Contrib	700.00	700.00	0.00
2168 Anniv. Fund Contrib.	300.00	300.00	0.00
2170 Pension Contrib.	501.75	700.00	198.25
2171 UFMC Tithe	4307.86	4543.00	235.14
2172 GLAD Tithe	2153.92	2268.00	114.08
2180 Admin. Assist. Staff	600.00	840.00	240.00
2181 Chamberlain	775.00	756.00	-19.00
2190 Pastor Comp.	6510.00	6510.00	0.00
2192 Pastor Housing	5600.00	5600.00	0.00
2193 Pastor Travel	525.00	525.00	0.00
2194 Pastor Insurance	770.00	770.00	0.00
2195 Pastor Conf.Fnd.Contrib.	525.00	525.00	0.00
2196 Pastor Retirement	795.00	910.00	115.00 (20)
Total Budgeted Expense	40192.19	44222.00	4029.81
Unbudgeted Expense			
2161 Reserve Fund Contribution	0.00	0.00	0.00
5021 Love Gifts Collected	12.50	0.00	-12.50
5041 Value of Gifts in Kind	113.96	0.00	-113.96
5052 Event Fees Collected	190.00	0.00	-190.00
5500 Miscellaneous-Unbudgeted	0.00	0.00	0.00
Total Unbudgeted Expense	316.46	0.00	-316.46
Total Expense	40508.65	44222.00	3713.35
TOTAL EXPENSE	\$ 40508.65	\$ 44222.00	\$ 3713.35

NET INCOME (LOSS) (22) \$ 2956.75 \$ 0.00 \$ 2956.75

Covenant MCC
Balance Sheet-Total All Funds- JUL
July 31, 1995

ASSETS

Checking		
50 Checking	\$	9326.08
8050 Checking-Tuscaloosa	(15)	1775.55
Total Checking		11101.63
Savings		
2002 Agape House Savings		2336.34
1802 Anniv.Savings		202.55
1002 Building Fund Savings		1769.90
1202 CAF Savings		334.77
1702 Capital Savings		1295.47
1602 Copier Svc. Savings		0.00
1302 Dist.Conf.Savings		1120.17
1402 Gen.Conf.Savings		-100.10
1902 Piano Fund Savings		548.01
1102 Reserve Savings		800.25
1502 Scholarship Savings		609.80
Total Savings		8917.16
Other investments		
1009 Certif.of Deposit-Bldg.		37000.00
1109 Certif.of Deposit-Resv.		6000.00
Total Other investments		43000.00
Other assets		
597 Advances		0.00
9598 Post Office Deposit		75.00
Total Other assets		75.00
TOTAL ASSETS	\$	63093.79
		=====
LIABILITIES		
Other liabilities		
5051 Event Escrow	\$	0.00
5022 Love Offering Escrow		0.00
8999 T'loosa Parish Escrow		0.00
5030 W'holding to Transfer		0.00
5010 Youth Offering Escrow		141.05
Total Other liabilities		141.05
TOTAL LIABILITIES	\$	141.05

Covenant MCC
Balance Sheet-Total All Funds- JUL
July 31, 1995

EQUITY

Fund balance		
2001 Agape Fund	(11)	2336.34
1801 Anniversary Fund		202.55
1001 Building Fund		38769.90
1701 Capital Projects Fund		1295.47
1201 Community Assist. Fund	(9)	334.77
1601 Copier Fund		0.00
598 Deposits		75.00
1301 District Conf. Fund		1120.17
1401 Gen. Conf. Fund		-100.10
1901 Piano Fund		548.01
1101 Reserve Fund		6800.25
1501 Scholarship Fund		609.80
Total Fund balance		51992.16
Net	\$	10960.58
TOTAL EQUITIES	\$	62952.74
		=====
TOTAL LIABILITIES & EQUITY	\$	63093.79
		=====

(9) Add \$1000 held in
savings money

For Selected Accounts and All Transaction Types
July 1, 1995 through July 31, 1995

BUILDING FUND SAVINGS - 1002 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		2258.53	
07/02/95	Deposit	139		MemPlus Deposit			5.00	N
	Inc Incr	[121]	Pledges - Building (NT)	M+: Pledges - Building (M				
07/02/95	Deposit	140		MemPlus Deposit			10.00	N
	Inc Incr	[122]	Pledges - Building (NT)	M+: Pledges - Building (M				
07/09/95	Deposit	141		MemPlus Deposit			65.00	N
	Inc Incr	[123]	Pledges - Building (NT)	M+: Pledges - Building (M				
07/16/95	Deposit	142		MemPlus Deposit			230.00	N
	Inc Incr	[124]	Pledges - Building (NT)	M+: Pledges - Building (M				
07/17/95	Othr Rct	8		Interest from certf. of d			411.37	N
	Inc Incr	[9]	Int. Income-bldg fnd	qtr. end 7/17/95				
07/24/95	Deposit	144		MemPlus Deposit			25.00	N
	Inc Incr	[126]	Pledges - Building (NT)	M+: Pledges - Building (M				
07/24/95	Deposit	145		MemPlus Deposit			40.00	N
	Inc Incr	[127]	Pledges - Building (NT)	M+: Pledges - Building (M				
07/30/95	Deposit	146		MemPlus Deposit			90.00	N
	Inc Incr	[128]	Pledges - Building (NT)	M+: Pledges - Building (M				
07/31/95	Withdraw	4		appraisal fee & earnest m			-1500.00	N
	Exp Incr	[5]	Xfr.Fm.Gen.Conf.to Chk.	contract to purchase				
07/31/95	Deposit	147		w/h xfr			35.00	N
	Inc Incr	[129]	Pledges - Building (NT)	xfr check 2297				
07/31/95	Deposit	148		xfr fm checking			100.00	N
	Inc Incr	[17]	Xfr.Fm.Chking to Bldg.	xfr check 2298				
					ENDING BALANCE = \$		1769.90	
					Total Deposit : \$		600.00	
					Total Other Receipt : \$		411.37	
					Total Withdrawal : \$		-1500.00	

ENDING BALANCE = \$ 1769.90

Total Deposit : \$ 600.00

Total Other Receipt : \$ 411.37

Total Withdrawal : \$ -1500.00

CAF SAVINGS - 1202 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		465.33	
07/02/95	Deposit	46		MemPlus Deposit			19.50	N
	Inc Incr	[26]	CAF Contributions (NT)	M+: CAF Contributions (NT				
07/09/95	Deposit	47		MemPlus Deposit			310.00	N
	Inc Incr	[27]	CAF Contributions (NT)	M+: CAF Contributions (NT				
07/24/95	Deposit	48		MemPlus Deposit			9.94	N
	Inc Incr	[28]	CAF Contributions (NT)	M+: CAF Contributions (NT				
07/31/95	Withdraw	10		Phillip E.: Marcus A.:Roge			-550.00	N
	Exp Incr	[10]	Xfr.Fm.CAF to Chk.	caf donations				
07/31/95	Deposit	49		xfr fm checking			80.00	N
	Inc Incr	[19]	Xfr.Fm.Chking to CAF	xfr 2298				
					ENDING BALANCE = \$		334.77	
					Total Deposit : \$		419.44	
					Total Withdrawal : \$		-550.00	

ENDING BALANCE = \$ 334.77

Total Deposit : \$ 419.44

Total Withdrawal : \$ -550.00

For Selected Accounts and All Transaction Types
July 1, 1995 through July 31, 1995

AGAPE HOUSE SAVINGS - 2002 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		2091.40	
07/02/95	Deposit	9		MemPlus Deposit				N
	Inc Incr	[9]	Agape House Income (NT)	M+: Agape House Income (N				
07/02/95	Deposit	10		MemPlus Deposit			20.00	N
	Inc Incr	[10]	Agape House Income (NT)	M+: Agape House Income (N				
07/09/95	Deposit	11		MemPlus Deposit			110.00	N
	Inc Incr	[11]	Agape House Income (NT)	M+: Agape House Income (N				
07/24/95	Deposit	12		MemPlus Deposit			25.00	N
	Inc Incr	[12]	Agape House Income (NT)	M+: Agape House Income (N				
07/24/95	Deposit	13		MemPlus Deposit			9.94	N
	Inc Incr	[13]	Agape House Income (NT)	M+: Agape House Income (N				
07/30/95	Deposit	14		MemPlus Deposit			40.00	N
	Inc Incr	[14]	Agape House Income (NT)	M+: Agape House Income (N				
07/30/95	Deposit	15		MemPlus Deposit			20.00	N
	Inc Incr	[15]	Agape House Income (NT)	M+: Agape House Income (N				
					ENDING BALANCE = \$		2336.34	
					Total Deposit : \$		244.94	

ENDING BALANCE = \$ 2336.34

Total Deposit : \$ 244.94

ANNIV.SAVINGS - 1802 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		202.55	
					ENDING BALANCE = \$		202.55	

BEGINNING BALANCE = \$ 202.55

ENDING BALANCE = \$ 202.55

DIST.CONF.SAVINGS - 1302 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		895.17	
07/31/95	Deposit	26		xfr fm checking			150.00	N
	Inc Incr	[27]	Xfr.Fm.Chking to D.Conf.	xfr chk #2298				
07/31/95	Deposit	27		xfr fm checking			75.00	N
	Inc Incr	[28]	Xfr.Fm.Chking to D.Conf.	xfr chk #2298				
					ENDING BALANCE = \$		1120.17	
					Total Deposit : \$		225.00	

BEGINNING BALANCE = \$ 895.17

\$ 150.00 N

\$ 75.00 N

ENDING BALANCE = \$ 1120.17

Total Deposit : \$ 225.00

analysis
For Selected Accounts and All Transaction Types
July 1, 1995 through July 31, 1995

CAPITAL SAVINGS - 1702 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
07/31/95	Deposit Inc Incr	16 [15]	Xfr.Fw.Chking to Cap.	xfr fw checking chk #2298				
					BEGINNING BALANCE = \$		1195.47	
						\$	100.00	N
					ENDING BALANCE = \$		1295.47	
					Total Deposit : \$		100.00	

GEN.CONF.SAVINGS - 1402 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
07/31/95	Withdraw Exp Incr	4 [4]	Xfr.Fw.Gen.Conf.to Chk.	reimburse checking rooms				
					BEGINNING BALANCE = \$		1487.44	
						\$	-1587.54	N
					ENDING BALANCE = \$		-100.10	
					Total Withdrawal : \$		-1587.54	

PIANO FUND SAVINGS - 1902 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		548.01	
					ENDING BALANCE = \$		548.01	

RESERVE SAVINGS - 1102 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		800.25	
					ENDING BALANCE = \$		800.25	

SCHOLARSHIP SAVINGS - 1502 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		609.80	
					ENDING BALANCE = \$		609.80	

[1]

analysis
For Account Piano Fund Savings - 1902 and All Transaction Types
July 1, 1995 through July 31, 1995

PIANO FUND SAVINGS - 1902 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		548.01	
					ENDING BALANCE = \$		548.01	

Covenant MCC
analysis
For Account Youth Offering Escrow - 5010 and All Transaction Types
May 1, 1995 through August 31, 1995

YOUTH OFFERING ESCROW - 5010 : OTHER LIABILITIES

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = \$		22.16	
05/28/95	Ant Decr Check	11 [2199]	Checking	Marge Rapana		\$	-345.00	N
05/28/95	Ant Incr Deposit	15 [188]	Checking	youth material for sale		\$	105.00	N
06/06/95	Ant Decr Deposit	16 [199]	Checking	youth fund collections		\$	324.89	N
07/18/95	Ant Incr Deposit	17 [211]	Checking	youth fund collections		\$	34.00	N
08/06/95	Ant Decr Check	12 [2317]	Checking	for t-shirts, etc.		\$	-85.00	N
08/06/95	Ant Decr Check	13 [2318]	Checking	Alabama Payless Car Renta		\$	-22.00	N
08/06/95	Ant Decr Check	14	Checking	van for youth trip		\$	-22.00	N
				Eddie Herrall		\$	-22.00	N
				gas for youth trip van		\$	-22.00	N
				Marge Rapana		\$	-35.05	N
					SPLIT/DETAIL \$		-35.05	N
					ENDING BALANCE = \$		-2.00	
					Total Increase amt. owed : \$		463.89	
					Total Decrease amt. owed : \$		-488.05	

18

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Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted-JUL

	07/01/95- 07/31/95 ACTUAL	07/01/95- 07/31/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Tuscaloosa Income			
8001 Tuscaloosa Income (T)	\$ 892.70	\$ 594.00	\$ 298.70
Total Tuscaloosa Income	(16) 892.70	594.00	298.70
Tuscaloosa Non-Tithe Income			
8002 To Tusc. FM B'ham	0.00	0.00	0.00
Total Tuscaloosa Non-Tithe Income	0.00	0.00	0.00
Total Income	892.70	594.00	298.70
TOTAL INCOME	\$ 892.70	\$ 594.00	\$ 298.70

EXPENSE			
Expense			
Tuscaloosa Expenses			
8075 Tusc. Phone	\$ 25.54	\$ 26.00	\$ 0.46
8076 Tusc. Rent	272.50	239.00	-33.50
8077 Tusc. Leader Travel	100.00	208.00	108.00
8078 Tusc. Tithes	133.91	85.00	-48.91
8079 Tusc. Supplies	0.00	0.00	0.00
8080 Tusc. Promotion	36.00	36.00	0.00
Total Tuscaloosa Expenses	567.95	594.00	26.05
Total Expense	567.95	594.00	26.05
TOTAL EXPENSE	(17) \$ 567.95	\$ 594.00	\$ 26.05
NET INCOME (LOSS)	\$ 324.75	\$ 0.00	\$ 324.75

Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted-ytd

	01/01/95- 07/31/95 ACTUAL	01/01/95- 07/31/95 BUDGET	DOLLAR VARIANCE
INCOME			
Income			
Tuscaloosa Income			
8001 Tuscaloosa Income (T)	\$ 6253.94	\$ 4634.00	\$ 1619.94
Total Tuscaloosa Income	6253.94	4634.00	1619.94
Tuscaloosa Non-Tithe Income			
8002 To Tusc. FM B'ham	75.00	0.00	75.00
Total Tuscaloosa Non-Tithe Income	75.00	0.00	75.00
Total Income	6328.94	4634.00	1694.94
TOTAL INCOME	\$ 6328.94	\$ 4634.00	\$ 1694.94

EXPENSE			
Expense			
Tuscaloosa Expenses			
8075 Tusc. Phone	\$ 210.58	\$ 146.00	\$ -64.58
8076 Tusc. Rent	1990.00	2149.00	159.00
8077 Tusc. Leader Travel	1395.00	1456.00	61.00
8078 Tusc. Tithes	938.25	595.00	-343.25
8079 Tusc. Supplies	198.36	0.00	-198.36
8080 Tusc. Promotion	283.55	252.00	-31.55
Total Tuscaloosa Expenses	5015.74	4598.00	-417.74
Total Expense	5015.74	4598.00	-417.74
TOTAL EXPENSE	\$ 5015.74	\$ 4598.00	\$ -417.74
NET INCOME (LOSS)	\$ 1313.20	\$ 36.00	\$ 1277.20

BUILDING COMMITTEE - 8/14/95

Activity Report
No meeting held

1. We need to realign our committee chair people.
2. The Board signed a conditional contract for purchase of the building.
3. A suggested Action Plan for building purchase is attached for discussion, modification and adoption.
4. I have discussed financing with two banks. Notes attached.

Respectfully submitted,

Allan Francis, Chair-person

1. Report from Mark Moss
2. Approval of Cond. Contract

FUNDING NOTES

Visited NBC and Southtrust. Both were very similar. Spoke also with City Economic development Dept. They have only business loans. There may be some grant money for landscaping.

Will loan 80% of appraisal - \$205,000

We will need \$52,000 for downpayment & closing costs.

the more we have for downpayment, the less we need to finance

No environmental inspection required.

The most recent land survey would be sufficient, a new one not needed. - *maybe*

Will need 6 weeks to process. - *maybe*

Need organizational information -

history

and activity information (brochures, newsletters, goals, etc)

structure

and biography of leadership

3 years plus current financial reports

Will need 5 or 6 members or friends to provide a financial statement

this is not a property lien or second mortgage

it's a personal statement the bank can use for security

Rates vary from 9 to 10.5%

Monthly note may be in the \$2000 to \$2200 range

BUDGET

The \$2200 mortgage payment would need to be mostly NEW money

The insurance will be more

More will be needed in the maintenance fund

Extra money will be needed up front for purchasing major items

If we borrow to secure downpayment (loans or bonds), that debt payment will need funding.

A self directed bond issue would create similar debt payment funding.

maybe needed
2340 - 15 yrs - 10%
2000 20
1900 30

maybe 1165000 - out of budget

BUILDING PURCHASE ACTION ITEMS AND TIMELINE

CASH NEEDED:

Down payment	51,000
Closing	1,000
Piano	10,000
Organ	4,000
Other furnishings	4,000
Repair fund	<u>10,000</u>
	80,000
On hand 8/6	<u>40,000</u>
Cash needed	40,000

- ✓ Aug. 20 Congregational meeting to approve further investigation
 A. approve conditional contract ✓
 B. approve timeline
 C. other business
- Sep. 10 Finance committee meeting - start budget building process
Member Day - Potluck
- Sep. 11 Board meeting - review preliminary budgets (no action)
- Oct. 7 Program Workshop (All Saturday) Calendar and program budget requests ✓
- Oct. 8 *Pastor Appreciation Day and Founder's Day offering & reception*
- Oct. 9 Board meeting - review revised preliminary budgets (no action)
- Oct. 15 Finance committee put together budgets
 A. with building purchase
 B. regular
- Oct. 11 *Pledge Sunday Oct 22*
 Nov. 1 Deadline for *Cash-In-Hand* - \$40,000
- Nov. 5 ~~Congregational meeting - vote on 1996 budget~~ *called meeting*
- Nov. 12 ~~Pledge Sunday~~ *called meeting*
- Nov. 13 Board Meeting
 A. review pledges/budget
 B. sign paperwork (if project GO)

Narge

AGENDA FOR BOARD OF
DIRECTORS MEETING

AUG 14, 1995

OPENING PRAYER

REPORTS

- ✓ MINUTES OF PREVIOUS MEETING(S)
- ✓ TREASURER'S REPORT
- ✓ PASTOR'S REPORT
- ✓ FINANCE COMMITTEE
- ✓ BUILDING & GROUNDS COMMITTEE
- ✗ PERSONNEL COMMITTEE
- ✓ PARISH EXTENSION
- ✗ OTHER

COMMITTEES

BLDG - EMMETT
FINANCE - ALLAN
PERSONNEL - MARK

AGAPE & DEACONS -
MINISTRY OF CHURCH

CAF = Paper trail for
CONTROL OVER CAF

OLD BUSINESS

- ✓ MICROPHONE - ~~1336~~ / 1485
- BUILDING
- PURCHASING COMMITTEE NOT DONE

NEW BUSINESS

AGAPE, CAF, TUSCALOOSA, RETIREMENT, COMM. CHAIRS, Cong meeting &
CONGREGATIONAL MEETING

PLEDGE SUNDAY

~~FINANCE CHAIR~~

ACTION PLAN FOR BLDG REHAS

AGENDA FOR CONG MEETING

GALA DIRECTORY

CLOSING PRAYER

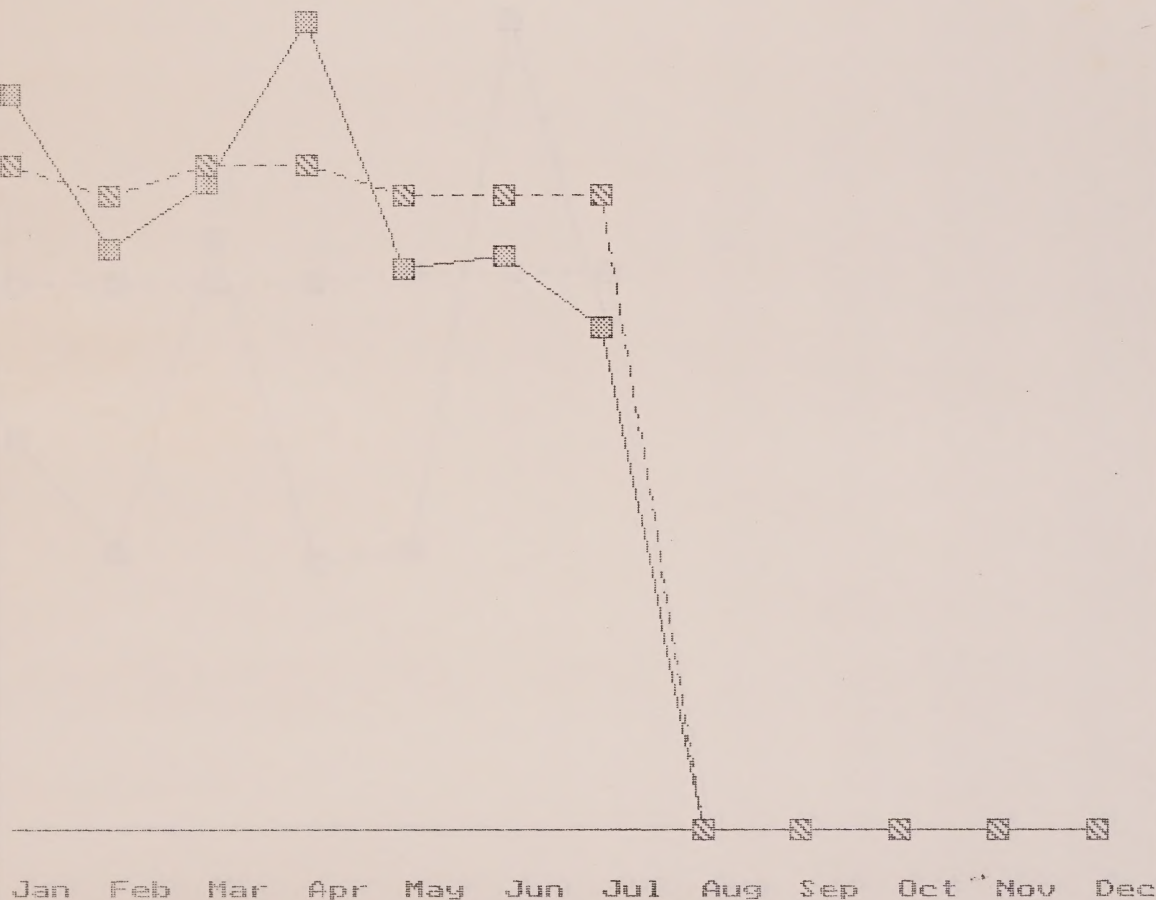
Covenant MCC - Regular Contrib. vs Pledge 1995

for period 01/01/1995 - 07/31/1995

Actual vs. Budget

Jan	7193.75
Feb	5670.88
A Mar	6332.09
C Apr	7897.83
T May	5476.91
U Jun	5608.18
A Jul	4898.88
L Aug	0.00
Sep	0.00
Oct	0.00
Nov	0.00
Dec	0.00

Jan	6486.00
Feb	6191.00
B Mar	6486.00
U Apr	6486.00
D May	6191.00
G Jun	6191.00
E Jul	6191.00
T Aug	0.00
Sep	0.00
Oct	0.00
Nov	0.00
Dec	0.00



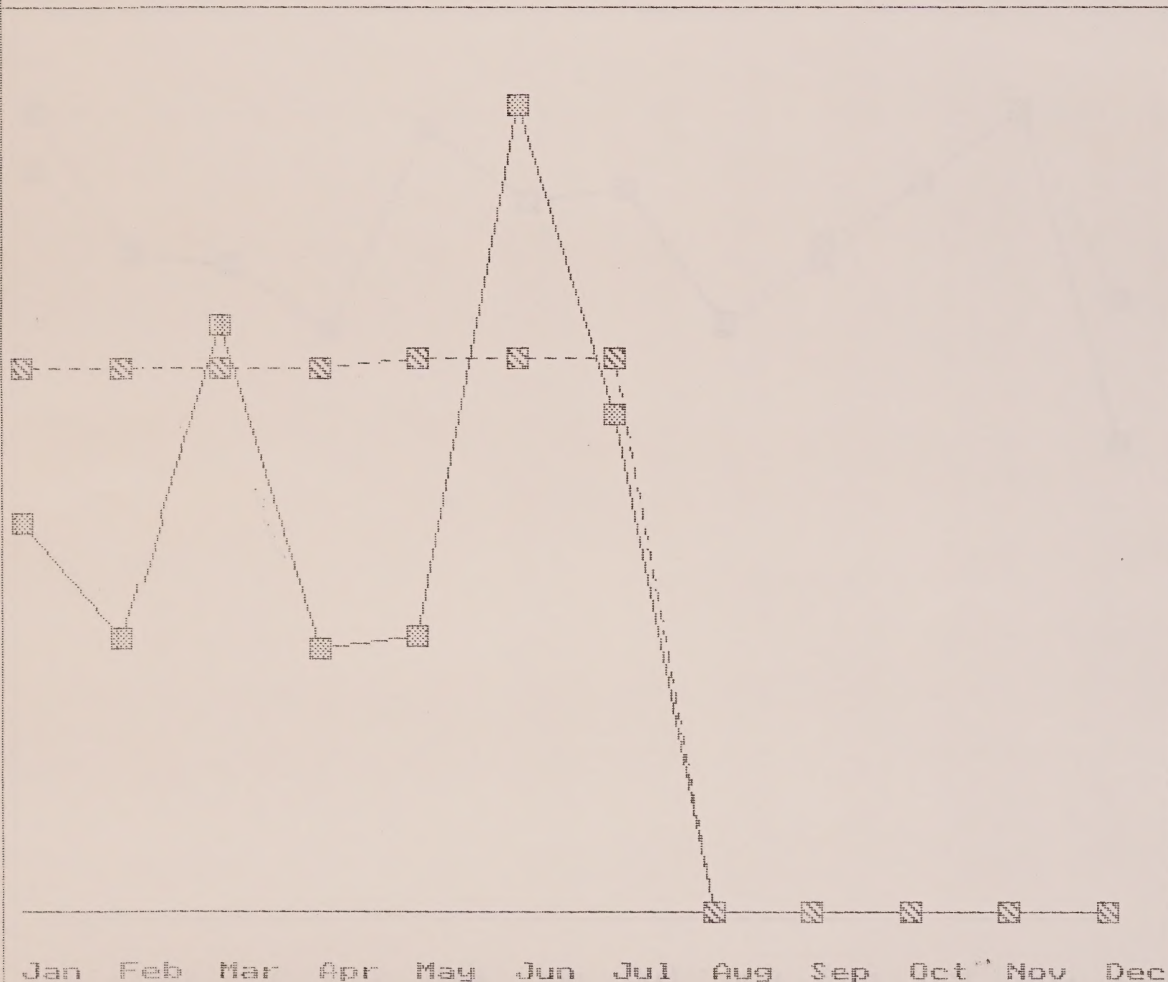
Covenant MCC - Bldg. Fnd. Contrib. vs Pledge 1995

for period 01/01/1995 - 07/31/1995

Actual vs. Budget

Jan	390.00
Feb	275.00
A Mar	589.00
C Apr	265.00
T May	277.50
U Jun	810.00
A Jul	500.00
L Aug	0.00
Sep	0.00
Oct	0.00
Nov	0.00
Dec	0.00

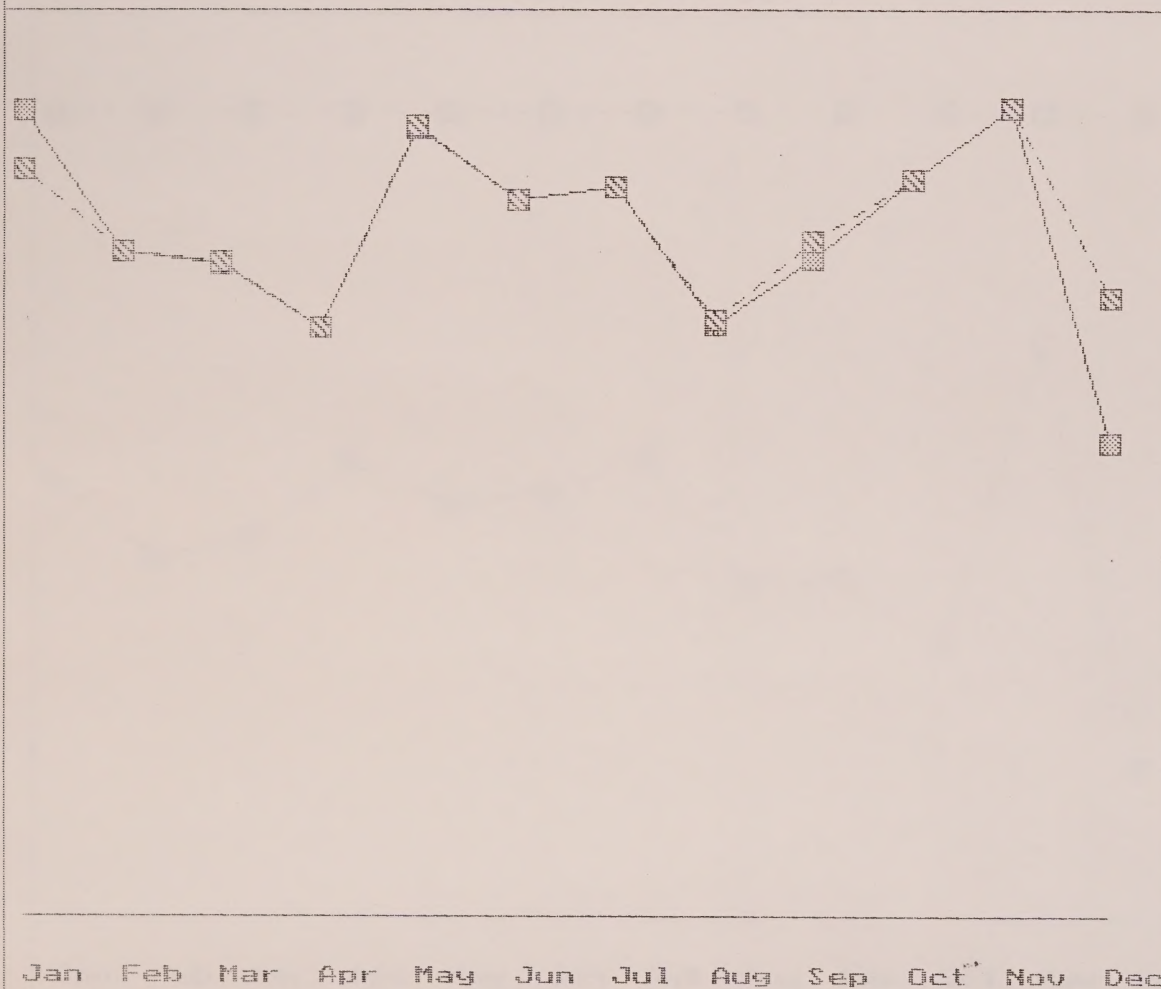
Jan	547.00
Feb	547.00
B Mar	547.00
U Apr	547.00
D May	557.00
G Jun	557.00
E Jul	557.00
T Aug	0.00
Sep	0.00
Oct	0.00
Nov	0.00
Dec	0.00



Covenant MCC - Actual Contributions vs Pledge 1994

for period 01/01/1994 - 12/31/1994

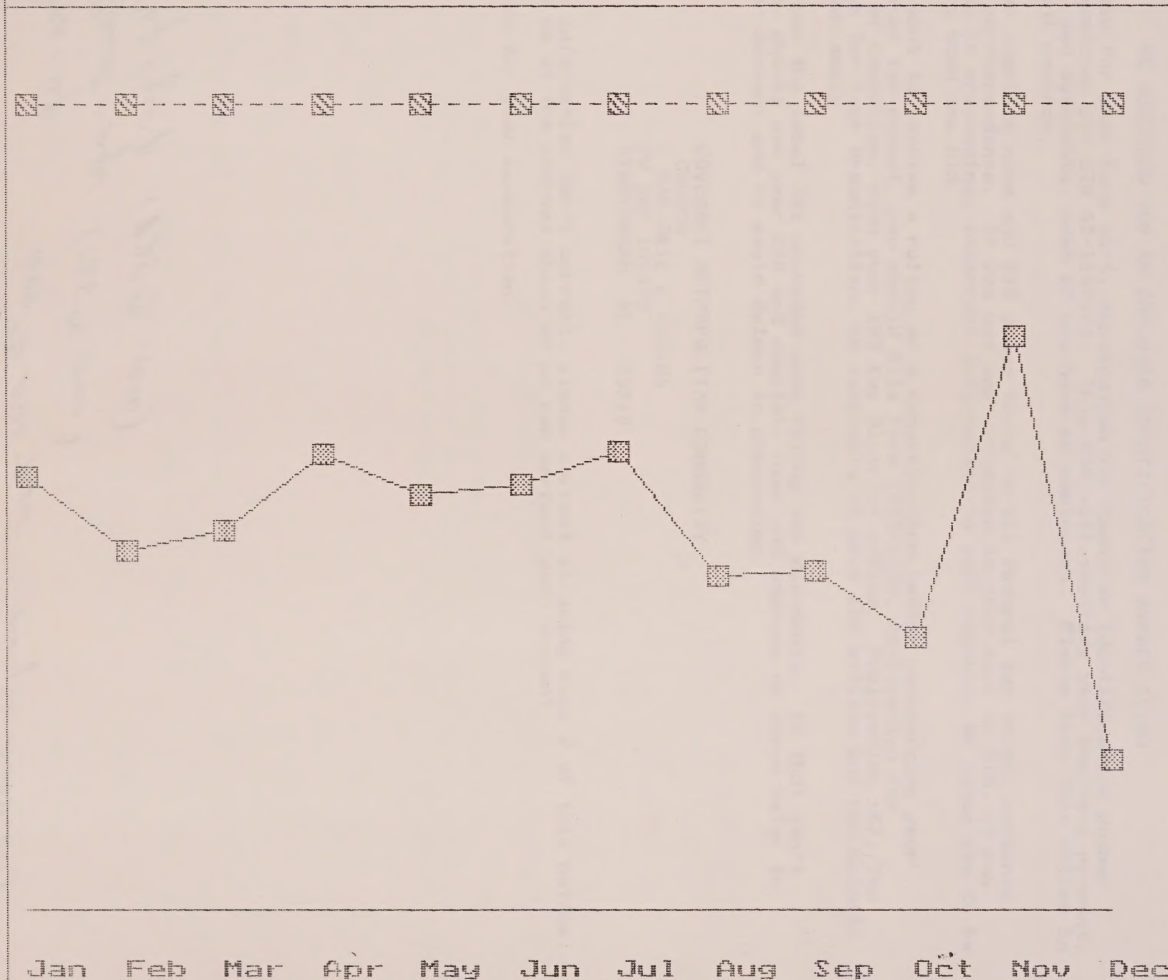
Actual vs. Budget



Jan	6215.41
Feb	5134.54
A Mar	5032.20
C Apr	4549.01
T May	6091.91
U Jun	5534.60
A Jul	5621.07
L Aug	4560.49
Sep	5087.25
Oct	5690.31
Nov	6243.09
Dec	3647.18

Jan	5760.31
Feb	5137.54
B Mar	5052.20
U Apr	4549.01
D May	6101.91
G Jun	5534.60
E Jul	5621.07
T Aug	4610.49
Sep	5221.90
Oct	5690.31
Nov	6243.09
Dec	4778.00

Covenant MCC - Bldg. Fnd. Contrib. vs Pledge 1994
for period 01/01/1994 - 12/31/1994
Actual vs. Budget



Jan	478.10
Feb	398.48
A Mar	419.48
C Apr	504.98
T May	458.10
U Jun	469.62
A Jul	508.05
L Aug	370.00
Sep	375.00
Oct	301.00
Nov	633.00
Dec	165.00

Jan	890.00
Feb	890.00
B Mar	890.00
U Apr	890.00
D May	890.00
G Jun	890.00
E Jul	890.00
T Aug	890.00
Sep	890.00
Oct	890.00
Nov	890.00
Dec	890.00

600.00 no new (maybe 4000.00)
Gua-up
Mant-up (135.00 mo.)
Cap Equip (135.00 mo.)

\$400 per call
and AC.

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
MEMPHIS TN 37501

MINUTES
DATE OF THIS NOTICE: 06-26-95
NUMBER OF THIS NOTICE: CP 575 F
EMPLOYER IDENTIFICATION NUMBER: 63-1147169
FORM: SS-4
4917103764 0

COVENANT METROPOLITAN COMMUNITY
% MARJORIE F RAGONA
PO BOX 101473
BIRMINGHAM AL 35210

FOR ASSISTANCE CALL US AT:
1-800-829-1040

OR WRITE TO THE ADDRESS
SHOWN AT THE TOP LEFT.

IF YOU WRITE, ATTACH THE
STUB OF THIS NOTICE.

WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER (EIN)

Thank you for your Form SS-4, Application for Employer Identification Number (EIN). We assigned you EIN 63-1147169. This EIN will identify your business account, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

Use your complete name and EIN shown above on all federal tax forms, payments, and related correspondence. If you use any variation in your name or EIN, it may cause a delay in processing, incorrect information in your account, or cause you to be assigned more than one EIN.

If you want to receive a ruling or a determination letter recognizing your organization as tax exempt, you should file Form 1023/1024, Application for Recognition of Exemption, with your IRS Key District office. Publication 557, Tax Exempt Status for Your Organization, is available at most IRS offices and has details on how you can apply.

Please use the label IRS provided when filing tax documents. If that isn't possible, you should use your EIN and complete name and address as shown below to identify your account and to avoid delays in processing.

COVENANT METROPOLITAN COMMUNITY
CHURCH
% MARJORIE F RAGONA
PO BOX 101473
BIRMINGHAM AL 35210

If this information isn't correct, please correct it using page 2 of this notice. Return it to us at the address shown so we can correct your account.

Thank you for your cooperation.

WORLD COMMUNITY BUILDERS, INC.
305 Ben Franklin Road
Gilbert, SC 29054
(803) 657-5055

1995 CONTRIBUTIONS STATEMENT

NAME: Covenant MCC
ADDRESS: P.O. Box 101473
Birmingham, AL 35210

PHONE: 205-326-8529

	PLEDGE	OTHER OFFERING	TOTAL
RECEIVED Feb. 23, 1995:		25.00	25.00
RECEIVED YEAR TO DATE:		25.00	25.00

YOUR PLEDGE IS: N/A

NOTES:

*Thank you so much for your support.
Your help with this ministry is very important.
Thank you for sharing in this endeavor. Sincerely, Steve Fund*

THANK YOU! CONTRIBUTIONS TO WORLD COMMUNITY BUILDERS ARE INCOME TAX DEDUCTABLE.

PLEASE DETACH AND RETURN LOWER PORTION WITH YOUR NEXT CONTRIBUTION.

PLEASE NOTE CHANGE OF ADDRESS AND/OR PHONE NUMBER BELOW.

NAME: Covenant MCC
ADDRESS: P.O. Box 101473
Birmingham, AL 35210

PHONE: 205-326-8529

[] I WOULD LIKE TO SUPPORT WCB WITH A MONTHLY CONTRIBUTION OF \$ _____ BEGINNING _____.

[] I WOULD LIKE TO CHANGE MY PLEDGE TO \$ _____ PER MONTH BEGINNING _____.

[] PLEASE FIND ENCLOSED MY OFFERING TO WCB. FOR MY PLEDGE: \$ _____ OTHER: \$ _____

COMMENTS: _____

Signature _____

Agenda for Board of
Directors meeting

February 12, 1996

Opening prayer

Reports

Minutes of previous meeting(s) ✓

Treasurer's report ✓

Personnel Committee ✓

Pastor's report ✓

Finance Committee —

Building and Grounds Committee ✓

Parish Extension ✓

Other ✓

Old Business

Plaque —
Anniversary —
Plans & Organ —

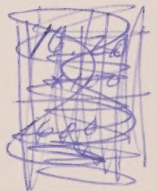
Call Donna Hager
add Pkx for Sun.

New Business

Excel —

Closing prayer

Steve
Mark B.



W

4 - Lisa C. Lynn, Rick, David Andrews (T)

4 - Mike G., Michael Johnson, Tim Mitchell, Roy Lamber T.

Treasurer's Report - January, 1996

PREAMBLE: Church funds are physically in two banks and three accounts. The bookkeeping is in four banks, 14 accounts and two computer programs. Getting everything balanced and reconciled is a headache.

INCOME: Tithable income was \$ 5749(A1) for this 3-Sunday month which was \$1579 under a deeply prorated budget (A2).

EXPENSES: The expenses of \$5053 (A4) was \$2276 (A5) under that same deeply prorated budget. We spent \$696 less than we took in (A6). No contributions were made.

SAVINGS DEPOSITS: Contributions were made to the Agape House, Building Maintenance and Pastor's Conference savings funds (A7).

BUILDING CONSTRUCTION FUND: The fund has a balance of \$9713 of which \$4000 is in a CD (C8). We will be using this money for roof work, new front doors and things that affect the structure.

AGAPE HOUSE FUND: The balance is now \$211 (C9).

COMMUNITY ASSISTANCE FUND: The balance is now \$546 (C10).

BALANCE SHEET: The liquid reserve (available funds in checking account) is at \$10691 in our new (regular) SouthTrust account is \$10691 (C11). The Mortgage Principal is shown as \$184,000 (C12) and will be a declining balance. The Property/Land/Furnishings Fund (C13) is our "non-cash" assets and will be an increasing balance as mortgage principal payments are made.

TUSCALOOSA PARISH EXTENSION: The Tuscaloosa Parish Extension added \$364 (F14) and had \$451 (F15) in expenses, spending \$87 more than they took in for the month (F13). Their balance is \$1946.

OTHER:

1. The snowed-out Sunday upset the contributions. We didn't have an actual mortgage payment in January. Only by deep underspending did we keep the cash flow positive. We must continue to hold back expenses until we establish a record of consistent budget-meeting income.
2. Some budget items may experience some overages to pay annual expenses or to catch up but should eventually average out. Over budget already are music, maintenance, utilities, administrative supplies and bank fees. Let's turn off the lights and turn down the thermostat.
3. The Event Escrow is the Anniversary Weekend (B17). It should pay for itself. Need an estimate on the revised budget.
C 17
4. Need to approve the poll of the Board that assigned \$11,000 as the book value for the instruments (C18).

Respectfully submitted,

ALLAN FRANCIS, Treasurer

\$2,008.87 mortgage payment

January 1968

1. The first meeting of the committee was held on January 15, 1968, at the home of the chairman, Mr. J. H. ...

2. The committee was organized to study the problem of ...

3. The committee was organized to study the problem of ...

4. The committee was organized to study the problem of ...

5. The committee was organized to study the problem of ...

6. The committee was organized to study the problem of ...

7. The committee was organized to study the problem of ...

8. The committee was organized to study the problem of ...

9. The committee was organized to study the problem of ...

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16. The committee was organized to study the problem of ...

17. The committee was organized to study the problem of ...

18. The committee was organized to study the problem of ...

19. The committee was organized to study the problem of ...

20. The committee was organized to study the problem of ...

21. The committee was organized to study the problem of ...

22. The committee was organized to study the problem of ...

23. The committee was organized to study the problem of ...

Covenant MCC
Income/Expenses - Actual vs. Prorated Budget
For Report Group OPERATING FUND

	1/1/96- 1/31/96 ACTUAL	1/1/96- 1/31/96 BUDGET	DOLLAR CHANGE
INCOME			
Income - Tithable			
Income			
3001 Pledges-General (T)	\$ 4,472.65	\$ 5,710.00	\$ (1,237.35)
3002 Plate & Envelopes (T)	1,276.58	1,618.38	(341.80)
3003 Other Income (T)	0.00	0.00	0.00
Total Income	\$ 5,749.23	\$ 7,328.38	\$ (1,579.15)
Total Income - Tithable	(1) \$ 5,749.23	\$ 7,328.38	(2) \$ (1,579.15)
Non-Tithe Income			
Income			
5020 Love Offerings (NT)	\$ 0.00	\$ 0.00	\$ 0.00
5040 Gifts in Kind	0.00	0.00	0.00
5050 Sales (NT)	0.00	0.00	0.00
Total Income	\$ 0.00	\$ 0.00	\$ 0.00
Total Non-Tithe Income	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL INCOME	\$ 5,749.23	\$ 7,328.38	\$ (1,579.15)

EXPENSE			
Budgeted Expenses			
Expense			
2100 WorshipSupply	\$ 29.72	\$ 60.00	\$ 30.28
2101 Mortgage	0.00	2,000.00	2,000.00
2102 Music	209.27	175.00	(34.27)
2110 Maintenance	126.34	50.00	(76.34)
2111 Utilities	849.24	700.00	(149.24)
2112 Telephone	57.46	50.00	(7.46)
2113 AdminSupplies	94.53	40.00	(54.53)
2114 CopierContract	181.50	186.00	4.50
2115 Postage	8.14	30.00	21.86
2116 Insurance	0.00	217.00	217.00
2117 BankFees	60.72	10.00	(50.72)
2120 Evangelism	0.00	50.00	50.00
2121 Advertisements **	36.00	40.00	4.00
2122 Newsletter	76.02	100.00	23.98
2123 SpecialPrograms	0.00	10.00	10.00
2130 BAOContrib **	0.00	0.00	0.00
2131 ClinicContrib **	0.00	0.00	0.00
2132 PhoneLineContrib **	0.00	0.00	0.00
2133 GlobalOutreach **	0.00	0.00	0.00
2134 OtherContrib **	0.00	0.00	0.00
2140 SocialHospitality	6.47	50.00	43.53
2141 DeaconFund	0.00	30.00	30.00
2142 Memorials	0.00	15.00	15.00
2150 SundaySchool	0.00	20.00	20.00
2151 BibleStudy	0.00	5.00	5.00
2152 StudyCourses	0.00	5.00	5.00

[1]

Covenant MCC
Income/Expenses - Actual vs. Prorated Budget
For Report Group OPERATING FUND

	1/1/96- 1/31/96 ACTUAL	1/1/96- 1/31/96 BUDGET	DOLLAR CHANGE
2153 Inquirer	0.00	10.00	10.00
2154 Youth	0.00	10.00	10.00
2155 Library **	0.00	20.00	20.00
2170 PensionBoard	0.00	95.00	95.00
2171 UFMCOCTithe	574.92	574.92	0.00
2172 GLADTithe	287.46	287.46	0.00
2180 Chamberlain	75.00	108.00	33.00
2190 PastorComp	930.00	930.00	0.00
2191 PastorHousing	800.00	800.00	0.00
2192 PastorTravel	75.00	75.00	0.00
2193 PastorInsurance	110.00	110.00	0.00
2194 PastorConfContrib*	65.00	65.00	0.00
2195 PastorRetireContrib*	130.00	130.00	0.00
20010 Maintenance Fund Contrib.	200.00	200.00	0.00
20012 CAF Contrib. **	0.00	0.00	0.00
20013 Dist.Conf.Fund Contrib.**	0.00	0.00	0.00
20014 Gen.Conf. Fund Contrib.**	0.00	0.00	0.00
20015 Scholshp Fund Contrib. **	0.00	0.00	0.00
20016 Agape House Contrib. **	70.00	70.00	0.00
20017 Capital Equip. Contrib**	0.00	0.00	0.00
20018 Anniversary Contrib. **	0.00	0.00	0.00

Total Expense	\$ 5,052.79	\$ 7,328.38	\$ 2,275.59
Total Budgeted Expenses	(3) \$ 5,052.79	\$ 7,328.38	(4) \$ 2,275.59

Unbudgeted Expenses			
Expense			
5021 Love Gifts Collected	\$ 0.00	\$ 0.00	\$ 0.00
5041 Value of Gifts in Kind	0.00	0.00	0.00
5500 MiscUnbudgeted	0.00	0.00	0.00
20011 Resv. Fund Contrib.	0.00	0.00	0.00

Total Expense	\$ 0.00	\$ 0.00	\$ 0.00
Total Unbudgeted Expenses	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL EXPENSE	\$ 5,052.79	\$ 7,328.38	\$ 2,275.59

NET INCOME (LOSS)	\$ 696.44	\$ 0.00	\$ 696.44
--------------------------	------------------	----------------	------------------

[2]

A

Covenant MCC
Balance Sheet - Actual
For All Accounts
As of January 31, 1996

1/31

ASSETS

Checking		
50	Checking-STB	\$ 10,691.09
51	Checking - NBC	0.00
Total Checking		\$ 10,691.09 (11)
Savings		
10002	Building Constr. Savings	\$ 5,731.15
11002	Reserve Savings	983.65
12002	CAF Savings	546.19
13002	Dist. Conf. Savings	1,410.52
14002	Gen. Conf. Savings	50.00
15002	Scholarship Savings	642.83
16002	Agape House Savings	211.24
17002	Capital Equipment Savings	863.28
18002	Anniversary Savings	406.52
19002	Retirement Savings	899.11
Total Savings		\$ 11,744.49
Other investments		
10009	Certif. Deposit - Bldg.	\$ 4,000.00
11009	Cert. Deposit - Resv.	6,000.00
Total Other investments		\$ 10,000.00
Other assets		
597	Advances	\$ 0.00
801	Building/Land	255,000.00
802	Instruments/Furnishings	11,000.00 (18)
9598	Post Office Deposit	100.00
Total Other assets		\$ 266,100.00
TOTAL ASSETS		\$ 298,535.58

LIABILITIES

Other liabilities		
803	Mortgage Principal	\$ 184,000.00 (12)
5010	Youth Fundraising Escrow	141.16
5022	Love Offerings Escrow	0.00
5030	Wholding to Transfer	0.00
5051	Event Escrow	(275.00) (17)
5075	Advertising Escrow	500.00
Total Other liabilities		\$ 184,366.16
TOTAL LIABILITIES		\$ 184,366.16

Covenant MCC
Balance Sheet - Actual
For All Accounts
As of January 31, 1996

1/31

EQUITY

Fund balance		
598	Deposits	\$ 100.00
600	Operating Fund	10,324.93
800	Property/Land/Furnishings	82,000.00 (13)
10001	Building Constr. Fund	9,731.15 (8)
11001	Reserve Fund	6,983.65
12001	Community Assistance Fund	546.19
13001	District Conf. Fund	1,410.52 (10)
14001	Gen. Conf. Fund	50.00
15001	Scholarship Fund	642.83 (9)
16001	Agape House Fund	211.24
17001	Capital Equipment Fund	863.28
18001	Anniversary Fund	406.52
19001	Retirement Fund	899.11
Total Fund balance		\$ 114,169.42
599	General Fund	0.00
TOTAL EQUITIES		\$ 114,169.42
TOTAL LIABILITIES & EQUITY		\$ 298,535.58

19010 Setup Transfer 18 move cash

Ending Balance = \$ 406.52

Total Deposit: \$ 406.52

Building Constr. Savings - 10002 : Savings

1/1/96

1/2/96 1 Deposit NBC cash - origin...
10010 2 Setup Transfer 10 reconcile later
1/28/96 2 Deposit NMemPlus Deposit
10007 3 Pledges-Building ... M+: Building Cons...
1/28/96 3 Deposit NBC cash - compl...
10010 4 Setup Transfer 10 move rest of savings
1/28/96 4 Deposit CMCC Checking
10004 4 XtrFmChkingBldg contribution-jan
1/28/96 1 Withdrawal CMCC Checking
10005 1 XtrFmBldgFndChk major repair

Beginning Balance = \$ 0.00

\$ 100.00 N

\$ 100.00 N

\$ 5,410.70 N

\$ 200.00 N

\$ (79.55) N

Ending Balance = \$ 5,781.15

Total Deposit: \$ 5,810.70

Total Withdrawal: \$ (79.55)

CAF Savings - 12002 : Savings

1/1/96

1/22/96 1 Deposit SouthTrust Cash
12010 2 Setup Transfer 12 move cash
1/28/96 2 Deposit NMemPlus Deposit
12006 2 CAF Contributions... M+: CAF Savings

Beginning Balance = \$ 0.00

\$ 526.69 N

\$ 19.50 N

Ending Balance = \$ 546.19

Total Deposit: \$ 546.19

Capital Equipment Savings - 17002 : Savings

1/1/96

1/22/96 1 Deposit SouthTrust Cash
17010 1 Setup Transfer 17 move cash
1/28/96 1 Withdrawal CMCC Checking
17005 1 XtrFmCapEquipC... purchase tv

Beginning Balance = \$ 0.00

\$ 1,100.80 N

\$ (237.52) N

Ending Balance = \$ 863.28

Total Deposit: \$ 1,100.80

Total Withdrawal: \$ (237.52)

Dist. Conf. Savings - 13002 : Savings

1/1/96

1/22/96 1 Deposit SouthTrust Cash
13010 1 Setup Transfer 13 move cash

Beginning Balance = \$ 0.00

\$ 1,345.52 N

1/1/96

1/22/96

11010

1

Deposit
Setup Transfer 11

SouthTrust Cash
move cash

Beginning Balance = \$ 0.00
\$ 983.65 N

Ending Balance = \$ 983.65

Total Deposit: \$ 983.65

Retirement Savings - 19002 : Savings

1/1/96

1/22/96

19010

1

Deposit
Setup Transfer 19

SouthTrust Cash
move cash

Beginning Balance = \$ 0.00

\$ 789.11 N

1/28/96

2

Deposit
XtrFmChkingRetir...

Cash-CMCC
regular contrib

\$ 130.00 N

Ending Balance = \$ 899.11

Total Deposit: \$ 899.11

Scholarship Savings - 15002 : Savings

1/1/96

1/22/96

15010

1

Deposit
Setup Transfer 15

SouthTrust Cash
move cash

Beginning Balance = \$ 0.00

\$ 642.83 N

Ending Balance = \$ 642.83

Total Deposit: \$ 642.83

[1]

[2]

D



Tuscaloosa Ext. - CMCC
Income and Expenses - Actual
For Report Group MCC-Tuscaloosa Extension
January 01 through January 31, 1996

Tuscaloosa Ext. - CMCC
Balance Sheet - Actual- prelim
For All Accounts
As of January 31, 1996

	1/1-	1/31	TOTAL
INCOME			
Income			
Income			
3001 Titheable Income	\$	364.00	\$ 364.00
Total Income	\$	364.00	\$ 364.00
Total Income	\$	364.00	\$ 364.00
TOTAL INCOME	(14) \$	364.00	\$ 364.00
EXPENSE			
Expense			
Expenses			
2102 Phone	\$	25.43	\$ 25.43
2104 Promotion		121.00	121.00
2100 Rent		220.00	220.00
2103 Tithes		54.60	54.60
2101 Travel		30.00	30.00
Total Expenses	\$	451.03	\$ 451.03
Total Expense	\$	451.03	\$ 451.03
TOTAL EXPENSE	(15) \$	451.03	\$ 451.03
NET INCOME (LOSS)	(16) \$	(87.03)	\$ (87.03)

ASSETS		1/31
Checking		
55 Checking - NBC		\$ 1,946.36
56 Checking - STB		0.00
Total Checking		\$ 1,946.36
TOTAL ASSETS		\$ 1,946.36
LIABILITIES		
TOTAL LIABILITIES		\$ 0.00
EQUITY		
Fund balance		
600 Operating Fund		\$ 1,946.36
Total Fund balance		\$ 1,946.36
599 General Fund		0.00
TOTAL EQUITIES		\$ 1,946.36
TOTAL LIABILITIES & EQUITY		\$ 1,946.36

Covenant Metropolitan Community Church

Minutes

Church Board Meeting, January 8, 1996

Moderator: Rev. Marge Ragona

Clerk: William Berry

Vice-Moderator: Mark Moore

At-Large Member: Nancy Underhill

Treasurer: Allan Francis

At-Large Member: Emmett Wright

The Meeting was called to order and opened with prayer.

REPORTS

1) The minutes of December 11, 1995 were accepted.

Action: Move William 2nd Allan

Motion carried without opposition.

2) The Treasurer's report was presented by the Treasurer, Allan Francis

Action: Move Allan, 2nd Nancy

Motion carried without opposition.

3) The Pastor's report was presented by Rev. Ragona.

Action: Move Nancy, 2nd Emmett

Motion carried without opposition.

4) The Finance Committee report was presented by Allan Francis Chairperson.

Action: Move Allan, 2nd Nancy

Motion carried without opposition.

5) The report of the Building & Grds committee was presented by Emmett Wright Chr.

Action: move Emmett, 2nd Allan

Motion carried without opposition.

6) The Pastor presented an "Oral report" from the Tuscaloosa Parish Ext.

Action: Move William, 2nd Emmett

Motion carried without opposition.

OLD BUSINESS

1) The Pastor's report brought the Anniversary planning up to date, with a revised budget to come from the Council of Ministries.

Selling ads in the program was approved.

Action Mark, 2nd Nancy

Motion carried without opposition.

A dedication plaque is to be obtained.

Action: Nancy, 2nd Emmett

Motion carried without opposition.

2) The Agenda for the congregational meeting was submitted for approval.

Action: Nancy, 2nd Emmett

Motion carried without opposition.

3) Opening an account with SouthTrust Bank by polling the board was approved.

Action: Allan, 2nd Mark

Motion carried without opposition.

New Business

1) Craig D. presented information on a youth coffee house, sponsored by GALA to be held at the Church the 2nd and 4th Friday each month from 7 till 10pm.

Action: Nancy, 2nd Emmett

Motion carried without opposition.

2) Rev. Ragona requested starting a Bible Study in Northeast Alabama.

Action: Move Emmett, 2nd Nancy

Motion carried without opposition.

3) Two "Letters of intent" for the board of directors were received.

4) New signature cards will be signed for the bank after the congregational meeting by the new board.

5) Our gas stove (from storage) will be sold for \$100.

Action: Emmett, 2nd Nancy

Motion carried without opposition.

6) Building Use policy was accepted as amended.

Action: Emmett, 2nd Nancy

Motion was carried without opposition.

7) An updated floor plan is to be done by Emmett

Action: Nancy, 2nd Allan

Motion carried without opposition.

8) Five Holy Unions were placed on the calendar.

Action : Allan, 2nd Emmett

Motion carried without opposition.

9) "Average annual pay" information was presented by the clerk from the district treasurer.

The meeting was adjourned with prayer.

Respectfully submitted,

William

William Berry

BUILDING COMMITTEE

for 2/12/96

The committee met Jan. 26, 1996, to discuss projects and priorities.

The full discussion has not been transcribed but many of the ideas have already started.

PROJECT PRIORITIES:

- fix roof(s) and seal-tite brick
- fix front doors
- fix all toilets & faucets ?
- light on stain glass window
- remove wedding chapel signs (1)
- complete cleanup ✓
- start some winter grounds keeping ✓
- add shelving to storage rooms
- re-sort all storage ✓
- paint rooms & hallway upstairs

ROOM DESIGNATIONS

UPSTAIRS

- | | |
|-----------------|---------------------|
| office (locked) | study |
| kids | workroom (locked) |
| | library (locked) |
| samaritan | classroom or crafts |
| for rent | classroom or crafts |
| for rent | |

DOWNSTAIRS

- choir storage & robes ✓
- kitchen & AV storage (locked) ✓

lounge (TV)

FRONT BUILDING

- sacristy (and some bulk storage)
- small foyer - phone & furniture
- AV closet (locked)

? EXCEL

A schedule of regular church and outside activities needs to be posted with the responsible keyholder designated

GALAA: GALAA has requested the use of the building on Saturday, March 16, 2-5 for their monthly meeting. They would like to use the building once a month for that meeting, if possible. I have told them I would take it to our Board for approval. This is an excellent beginning for our "Forging New Alliances" program, since they have the Coffee House here, as well.

PRISON MINISTRY: Timothy Burkett has asked for permission to circularize the congregation for assistance in a prison ministry he undertakes. It is very simple. It is the sending of postage stamps to prisoners who request stamps. I told Timothy I would take it to the Board. I have his proposal with me.

VACATION: Shirley and I are taking the weekend of March 22, 23, 24 off. There is a workshop in Decatur which she needs to attend and/or a memorial service in Mobile for a friend of ours (age peer) which we would like to attend. John Pettibone was a professor at USA who was instrumental in Shirley going back to school and very dear to both of us. I will also be out of the pulpit on the 31st, which will give me two weeks of not having to prepare sermons and I need the time off.

Respectfully submitted,

Rev. Marge Ragona

Agenda for Board of
Directors meeting

March 11, 1996

Opening prayer

Reports

✓ Minutes of previous meeting(s)

✓ Treasurer's report

✓ Personnel Committee

✓ Pastor's report

✓ Finance Committee

✓ Building and Grounds Committee

✓ Parish Extension

Other

Old Business

New Business

MOVE \$480 from savings

SALMA

PRISON STAMPS

LISA PRITCHARD - ONCE A MONTH - TUES. NIGHT

Closing prayer

Can the Council look at how we can
take part in GALAH's Cobblehouse as an
outreach to this age group - The 18-25.
I was 19 when I became active
and am now 25. There can be a lot of
energy for our church from these
youths if we can get involved with
them. ~~Being~~

2) Assigning \$11,000.00 as the book value for the instruments was approved.

Action: Allan, 2nd Nancy

Motion carried without opposition.

New Business

1) Greg A. approached the board concerning Excel having a meeting space and storage areas. The Board approved the small rental room until other rental prospects are available, or other church needs arise.

Action: Nancy, 2nd Shannon

Motion carried with one abstention.

2) A music Sunday for the 5th Sunday night in March was discussed

3) Interim Music Director and Altar Guild were given a set of keys.

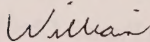
Action: Move Allan, 2nd Nancy

Motion carried without opposition.

4) Board positions were filled for March 1996.

The meeting was adjourned with prayer.

Respectfully submitted,



William Berry, clerk

Covenant Metropolitan Community Church

Minutes

Church Board Meeting, February 12, 1996

Moderator: Rev. Marge Ragona

Clerk: William Berry

Vice-Moderator: Mark Moore

At-Large Member: Nancy Underhill

Treasurer: Allan Francis

At-Large Member: Shannon O'Hara

The Meeting was called to order and opened with prayer. One board member absent.

REPORTS

1) The minutes of January 8, 1995 were accepted.

Action: Move Allan, 2nd William

Motion carried without opposition.

2) The Treasurer's report was presented by the Treasurer, Allan Francis (Exhibit 1)

Action: Move Allan, 2nd Nancy

Motion carried without opposition.

3) The Personnel Committee presented an "oral report"

Action: Move William, 2nd Shannon

Motion carried without opposition.

4) The Pastor's report was presented "orally" by Rev. Ragona.

Action: Move Nancy, 2nd Shannon

Motion carried without opposition.

5) The Finance Committee report was presented "orally" by Allan Francis Chairperson.

Action: Move Allan, 2nd Nancy

Motion carried without opposition.

6) The report of the Building & Grds committee was presented by Allan Francis (Exhibit 2)

Action: move Allan, 2nd Nancy

Motion carried without opposition.

7) The Pastor presented an "Oral report" from the Tuscaloosa Parish Ext.

Action: Move William, 2nd Shannon

Motion carried without opposition.

OLD BUSINESS

1) Final plans for the anniversary celebration were discussed. Obtaining a plaque for the dedication, not to exceed \$50.00 was approved.

Action William, 2nd Allan

Motion carried without opposition.

Treasurer's Report - February, 1996

PREAMBLE: The bank accounts have not been reconcilled.

INCOME: Tithable income was \$7,234 (A1) for this month which was \$377 under a deeply prorated budget (A2).

EXPENSES: The expenses of \$7,088 (A3) was \$523 (A4) under the prorated budget. We spent \$357 less than we took in (A5). No contributions were made.

SAVINGS DEPOSITS: Contributions were made to the Building Maintenance and Pastor's Conference savings funds (A6).

BUILDING CONSTRUCTION FUND: The fund has a balance of \$9,921 of which \$4000 is in a CD (C7). We will be using this money for roof work, new front doors and things that affect the structure.

AGAPE HOUSE FUND: The balance is now \$339 (C8).

COMMUNITY ASSISTANCE FUND: There were \$210 in disbursements and the balance is now \$336 (C9).

BALANCE SHEET: The liquid reserve (available funds in checking account) is at \$10,338 in our regular SouthTrust account (C10).

TUSCALOOSA PARISH EXTENSION: The Tuscaloosa Parish Extension added \$265 (F11) and had \$296 (F12) in expenses, spending \$31 more than they took in for the month (F12). Their balance is \$1,915 (F13).

OTHER:

1. Only by deep underspending did we keep the cash flow positive. We must continue to hold back expenses until we establish a record of consistent budget-meeting income. Please, however, don't start doing special donations to pet projects unless it runs thru the books as a gift-in-kind.
2. Over budget for the year are maintenance, utilities, telephone, administrative supplies and bank fees. Let's turn off the lights, turn down the thermostat and hold back on the metered outgoing phone use.
3. The Event Escrow is the Anniversary Weekend ^C(E14) and did not pay for itself. See the up-to-date sheet (E). No specific designations for the income was provided to me, so I do not know which components of the weekend produced what. The t-shirts need to be sold! Vote to move savings. Fund raising needs to be limited to reducing the anniversary debt. Suggest the next dinner be so designated.
4. We have no viable youth program. Why is this fundraising continuing? The vesibule is cluttered enough.

Respectfully submitted,

ALLAN FRANCIS, Treasurer

98500

Covenant MCC
Income/Expenses - Actual vs. Budget - FEB
For Report Group OPERATING FUND

	2/1/96- 2/29/96 ACTUAL	2/1/96- 2/29/96 BUDGET	DOLLAR CHANGE
INCOME			
Income - Tithable			
Income			
3001 Pledges-General (T)	\$ 5,091.68	\$ 5,660.00	\$ (568.32)
3002 Plate & Envelopes (T)	2,142.74	1,951.00	191.74
3003 Other Income (T)	0.00	0.00	0.00
Total Income	\$ 7,234.42	\$ 7,611.00	\$ (376.58)
Total Income - Tithable (1)	\$ 7,234.42	\$ 7,611.00	\$ (376.58) (2)
Non-Tithe Income			
Income			
5020 Love Offerings (NT)	\$ 0.00	\$ 0.00	\$ 0.00
5040 Gifts in Kind	200.00	0.00	200.00
5050 Sales (NT)	10.00	0.00	10.00
Total Income	\$ 210.00	\$ 0.00	\$ 210.00
Total Non-Tithe Income	\$ 210.00	\$ 0.00	\$ 210.00
TOTAL INCOME	\$ 7,444.42	\$ 7,611.00	\$ (166.58)

EXPENSE

Budgeted Expenses			
Expense			
2100 WorshipSupply	\$ 7.48	\$ 60.00	\$ 52.52
2101 Mortgage	2,008.87	2,000.00	(8.87)
2102 Music	17.07	175.00	157.93
2110 Maintenance	134.63	50.00	(84.63)
2111 Utilities	756.78	700.00	(56.78)
2112 Telephone	63.48	50.00	(13.48)
2113 AdminSupplies	51.78	40.00	(11.78)
2114 CopierContract	181.50	186.00	4.50
2115 Postage	52.16	30.00	(22.16)
2116 Insurance	0.00	217.00	217.00
2117 BankFees	0.00	10.00	10.00
2120 Evangelism	5.70	50.00	44.30
2121 Advertisements **	36.00	40.00	4.00
2122 Newsletter	77.21	100.00	22.79
2123 SpecialPrograms	0.00	10.00	10.00
2130 BAOContrib **	0.00	0.00	0.00
2131 ClinicContrib **	0.00	0.00	0.00
2132 PhoneLineContrib **	0.00	0.00	0.00
2133 GlobalOutreach **	0.00	0.00	0.00
2134 OtherContrib **	0.00	0.00	0.00
2140 SocialHospitality	24.80	50.00	25.20
2141 DeaconFund	0.00	30.00	30.00
2142 Memorials	0.00	15.00	15.00
2150 SundaySchool	0.00	20.00	20.00
2151 BibleStudy	0.00	5.00	5.00
2152 StudyCourses	0.00	5.00	5.00

[1]

Covenant MCC
Income/Expenses - Actual vs. Budget - FEB
For Report Group OPERATING FUND

	2/1/96- 2/29/96 ACTUAL	2/1/96- 2/29/96 BUDGET	DOLLAR CHANGE
2153 Inquirer	0.00	10.00	10.00
2154 Youth	0.00	10.00	10.00
2155 Library **	0.00	20.00	20.00
2170 PensionBoard	0.00	95.00	95.00
2171 UFMCOCTithe	723.44	810.00	86.56
2172 GLADTithe	361.72	405.00	43.28
2180 Chamberlain	75.00	108.00	33.00
2190 PastorComp	930.00	930.00	0.00
2191 PastorHousing	800.00	800.00	0.00
2192 PastorTravel	75.00	75.00	0.00
2193 PastorInsurance	110.00	110.00	0.00
2194 PastorConfContrib*	65.00	65.00	0.00
2195 PastorRetireContrib*	130.00	130.00	0.00
20010 Maintenance Fund Contrib.	200.00	200.00	0.00
20012 CAF Contrib. **	0.00	0.00	0.00
20013 Dist.Conf.Fund Contrib.**	0.00	0.00	0.00
20014 Gen.Conf. Fund Contrib.**	0.00	0.00	0.00
20015 Scholshp Fund Contrib. **	0.00	0.00	0.00
20016 Agape House Contrib. **	0.00	0.00	0.00
20017 Capital Equip. Contrib**	0.00	0.00	0.00
20018 Anniversary Contrib. **	0.00	0.00	0.00

Total Expense \$ 6,887.62 \$ 7,611.00 \$ 723.38

Total Budgeted Expenses \$ 6,887.62 \$ 7,611.00 \$ 723.38

Unbudgeted Expenses
Expense

5021 Love Gifts Collected	\$ 0.00	\$ 0.00	\$ 0.00
5041 Value of Gifts in Kind	200.00	0.00	(200.00)
5500 MiscUnbudgeted	0.00	0.00	0.00
20011 Resv. Fund Contrib.	0.00	0.00	0.00

Total Expense \$ 200.00 \$ 0.00 \$ (200.00)

Total Unbudgeted Expenses \$ 200.00 \$ 0.00 \$ (200.00)

TOTAL EXPENSE (3) \$ 7,087.62 \$ 7,611.00 \$ 523.38 (4)

NET INCOME (LOSS) (5) \$ 356.80 \$ 0.00 \$ 356.80

[2]

A

Covenant MCC
Income/Expenses - Actual vs. Budget - YTD
For Report Group OPERATING FUND

	1/1/96- 2/29/96 ACTUAL	1/1/96- 2/29/96 BUDGET	DOLLAR CHANGE
INCOME			
Income - Tithable			
Income			
3001 Pledges-General (T)	\$ 9,564.33	\$ 11,370.00	\$ (1,805.67)
3002 Plate & Envelopes (T)	3,419.32	3,569.38	(150.06)
3003 Other Income (T)	0.00	0.00	0.00
Total Income	\$ 12,983.65	\$ 14,939.38	\$ (1,955.73)
Total Income - Tithable	\$ 12,983.65	\$ 14,939.38	\$ (1,955.73)
Non-Tithe Income			
Income			
5020 Love Offerings (NT)	\$ 0.00	\$ 0.00	\$ 0.00
5040 Gifts in Kind	200.00	0.00	200.00
5050 Sales (NT)	10.00	0.00	10.00
Total Income	\$ 210.00	\$ 0.00	\$ 210.00
Total Non-Tithe Income	\$ 210.00	\$ 0.00	\$ 210.00
TOTAL INCOME	\$ 13,193.65	\$ 14,939.38	\$ (1,745.73)

EXPENSE

Budgeted Expenses			
Expense			
2100 WorshipSupply	\$ 37.20	\$ 120.00	\$ 82.80
2101 Mortgage	2,008.87	4,000.00	1,991.13
2102 Music	226.34	350.00	123.66
2110 Maintenance	260.97	100.00	(160.97)
2111 Utilities	1,606.02	1,400.00	(206.02)
2112 Telephone	120.94	100.00	(20.94)
2113 AdminSupplies	146.31	80.00	(66.31)
2114 CopierContract	363.00	372.00	9.00
2115 Postage	60.30	60.00	(0.30)
2116 Insurance	0.00	434.00	434.00
2117 BankFees	60.72	20.00	(40.72)
2120 Evangelism	5.70	100.00	94.30
2121 Advertisements **	72.00	80.00	8.00
2122 Newsletter	153.23	200.00	46.77
2123 SpecialPrograms	0.00	20.00	20.00
2130 BAOContrib **	0.00	0.00	0.00
2131 ClinicContrib **	0.00	0.00	0.00
2132 PhoneLineContrib **	0.00	0.00	0.00
2133 GlobalOutreach **	0.00	0.00	0.00
2134 OtherContrib **	0.00	0.00	0.00
2140 SocialHospitality	31.27	100.00	68.73
2141 DeaconFund	0.00	60.00	60.00
2142 Memorials	0.00	30.00	30.00
2150 SundaySchool	0.00	40.00	40.00
2151 BibleStudy	0.00	10.00	10.00
2152 StudyCourses	0.00	10.00	10.00

Covenant MCC
Income/Expenses - Actual vs. Budget - YTD
For Report Group OPERATING FUND

	1/1/96- 2/29/96 ACTUAL	1/1/96- 2/29/96 BUDGET	DOLLAR CHANGE
2153 Inquirer	0.00	20.00	20.00
2154 Youth	0.00	20.00	20.00
2155 Library **	0.00	40.00	40.00
2170 PensionBoard	0.00	190.00	190.00
2171 UFMCCTithe	1,298.36	1,384.92	86.56
2172 GLADTithe	649.18	692.46	43.28
2180 Chamberlain	150.00	216.00	66.00
2190 PastorComp	1,860.00	1,860.00	0.00
2191 PastorHousing	1,600.00	1,600.00	0.00
2192 PastorTravel	150.00	150.00	0.00
2193 PastorInsurance	220.00	220.00	0.00
2194 PastorConfContrib*	130.00	130.00	0.00
2195 PastorRetireContrib*	260.00	260.00	0.00
20010 Maintenance Fund Contrib.	400.00	400.00	0.00
20012 CAF Contrib. **	0.00	0.00	0.00
20013 Dist.Conf.Fund Contrib.**	0.00	0.00	0.00
20014 Gen.Conf. Fund Contrib.**	0.00	0.00	0.00
20015 Scholshp Fund Contrib. **	0.00	0.00	0.00
20016 Agape House Contrib. **	70.00	70.00	0.00
20017 Capital Equip. Contrib**	0.00	0.00	0.00
20018 Anniversary Contrib. **	0.00	0.00	0.00
Total Expense	\$ 11,940.41	\$ 14,939.38	\$ 2,998.97
Total Budgeted Expenses	\$ 11,940.41	\$ 14,939.38	\$ 2,998.97
Unbudgeted Expenses			
Expense			
5021 Love Gifts Collected	\$ 0.00	\$ 0.00	\$ 0.00
5041 Value of Gifts in Kind	200.00	0.00	(200.00)
5500- MiscUnbudgeted	0.00	0.00	0.00
20011 Resv. Fund Contrib.	0.00	0.00	0.00
Total Expense	\$ 200.00	\$ 0.00	\$ (200.00)
Total Unbudgeted Expenses	\$ 200.00	\$ 0.00	\$ (200.00)
TOTAL EXPENSE	\$ 12,140.41	\$ 14,939.38	\$ 2,798.97
NET INCOME (LOSS)	\$ 1,053.24	\$ 0.00	\$ 1,053.24

Covenant MCC
Balance Sheet - Actual
For All Accounts
As of February 29, 1996

ASSETS

Checking		
50	Checking-STB	\$ 10,337.74 (10)
51	Checking - NBC	0.00
Total Checking		\$ 10,337.74
Savings		
10002	Building Constr. Savings	\$ 5,921.35
11002	Reserve Savings	983.65
12002	CAF Savings	336.19
13002	Dist. Conf. Savings	1,475.52
14002	Gen. Conf. Savings	50.00
15002	Scholarship Savings	642.83
16002	Agape House Savings	339.24
17002	Capital Equipment Savings	963.28
18002	Anniversary Savings	406.52
19002	Retirement Savings	1,029.11
Total Savings		\$ 12,147.69
Other investments		
10009	Certif. Deposit - Bldg.	\$ 4,000.00 (7)
11009	Cert. Deposit - Resv.	6,000.00
Total Other investments		\$ 10,000.00
Other assets		
597	Advances	\$ 0.00
801	Building/Land	255,000.00
802	Instruments/Furnishings	11,000.00
9598	Post Office Deposit	100.00
Total Other assets		\$ 266,100.00
TOTAL ASSETS		\$ 298,585.43

LIABILITIES

Other liabilities		
803	Mortgage Principal	\$ 183,370.96
5010	Youth Fundraising Escrow	141.16
5022	Love Offerings Escrow	0.00
5030	Witholding to Transfer	0.00
5051	Event Escrow	(985.15) (14)
5075	Advertising Escrow	500.00
Total Other liabilities		\$ 183,026.97
TOTAL LIABILITIES		\$ 183,026.97

Covenant MCC
Balance Sheet - Actual
For All Accounts
As of February 29, 1996

EQUITY

Fund balance		
598	Deposits	\$ 100.00
600	Operating Fund	10,681.73
800	Property/Land/Furnishings	82,629.04
10001	Building Constr. Fund	(7) 9,921.35
11001	Reserve Fund	6,983.65
12001	Community Assistance Fund	(9) 336.19
13001	District Conf. Fund	1,475.52
14001	Gen. Conf. Fund	50.00
15001	Scholarship Fund	642.83
16001	Agape House Fund	(8) 339.24
17001	Capital Equipment Fund	963.28
18001	Anniversary Fund	406.52
19001	Retirement Fund	1,029.11
Total Fund balance		\$ 115,558.46
599	General Fund	0.00
TOTAL EQUITIES		\$ 115,558.46
TOTAL LIABILITIES & EQUITY		\$ 298,585.43

Covenant MCC
Transaction Analysis - Savings
For Account Group Savings Activity
February 01 through February 29, 1996

Date	Accto... Numb...	Trans Numb...	Trans Type Account Posted To	Payee/or Memo	Units	Split Amount	Amount
Agape House Savings - 16002 : Savings							
2/1/96							Beginning Balance = \$ 211.24
2/21/96		3	Deposit	NMemPlus Deposit			\$ 128.00
	16006		Agape House Inco...	M+: Agape House S...			
						Ending Balance =	\$ 339.24
						Total Deposit =	\$ 128.00
Anniversary Savings - 18002 : Savings							
2/1/96							Beginning Balance = \$ 406.52
						Ending Balance =	\$ 406.52
Building Constr. Savings - 10002 : Savings							
2/1/96							Beginning Balance = \$ 5,731.15
2/11/96		5	Deposit	NMemPlus Deposit			\$ 2.00
	10007		Pledges-Building F...	M+: Building Constr....			
2/18/96		6	Deposit	NMemPlus Deposit			\$ 80.00
	10007		Pledges-Building F...	M+: Building Constr....			
2/25/96		7	Deposit	CMCC Checking			\$ 200.00
	10004		XfrFmChkingBldg	contribution-fab			
2/25/96		2	Withdrawal	CMCC Checking			\$ (91.80)
	10005		XfrFmBldgFndChk	plaque & paint			
						Ending Balance =	\$ 5,921.35
						Total Deposit =	\$ 282.00
						Total Withdrawal =	\$ (91.80)
CAF Savings - 12002 : Savings							
2/1/96							Beginning Balance = \$ 546.19
2/25/96		1	Withdrawal	CMCC Checking			\$ (210.00)
	12005		XfrFmCAFChking	reimburse checking			
						Ending Balance =	\$ 336.19
						Total Withdrawal =	\$ (210.00)
Capital Equipment Savings - 17002 : Savings							
2/1/96							Beginning Balance = \$ 863.28
2/19/96		2	Deposit	sale of stove			\$ 100.00
	17006		Capital Equip. Inco...				
						Ending Balance =	\$ 963.28
						Total Deposit =	\$ 100.00

[1]

Date	Accto... Numb...	Trans Numb...	Trans Type Account Posted To	Payee/or Memo	Units	Split Amount	Amount
Dist. Conf. Savings - 13002 : Savings							
2/1/96							Beginning Balance = \$ 1,410.52
2/25/96		3	Deposit	CMCC Checking			\$ 65.00
	13004		XfrFmChkingDistFnd	contribution-pastor-f...			
						Ending Balance =	\$ 1,475.52
						Total Deposit =	\$ 65.00
Gen. Conf. Savings - 14002 : Savings							
2/1/96							Beginning Balance = \$ 50.00
						Ending Balance =	\$ 50.00
Reserve Savings - 11002 : Savings							
2/1/96							Beginning Balance = \$ 983.65
						Ending Balance =	\$ 983.65
Retirement Savings - 19002 : Savings							
2/1/96							Beginning Balance = \$ 899.11
2/25/96		3	Deposit	CMCC Checking			\$ 130.00
	19004		XfrFmChkingRetire...	xfr from checking			
						Ending Balance =	\$ 1,029.11
						Total Deposit =	\$ 130.00
Scholarship Savings - 15002 : Savings							
2/1/96							Beginning Balance = \$ 642.83
						Ending Balance =	\$ 642.83

[2]

D

Anniversary Weekend - 2/16-2/18/96

<u>Item</u>	<u>Expenses</u>			<u>Misc</u>	<u>Income</u>
	<u>Concert</u>	<u>Banquet</u>	<u>Breakfast</u>		
Holiday Inn		\$324.00			
ad in Forum				\$36.00	
ad sale					\$85.00
printing				\$49.83	
contrib					\$200.00
paper products				\$134.36	
Holiday Inn		\$1,717.20			
florist				\$396.55	
sales					\$1,845.00
Carolyn Marshall (1)	\$40.00				
printing				\$424.14	
t-shirts				\$977.31	
ad in Forum				\$162.00	
Ramona Drugger		\$75.00			
UFMCC (2)				\$265.49	\$265.49
food breakfast			\$96.11		
sales (1)					\$820.35
deposit					\$220.00
in savings					\$406.52
cost of books sold				\$274.61	
deduct for bounced check				\$30.95	
sales					\$497.00
sales					\$37.00
food				\$18.64	
					4376.36
TOTALS	40.00	2116.20	96.11	2769.88	5022.19

NET

(\$645.83)

(1)(2) convert checks
 (1) checks are in deposit
 possible refund from Holiday Inn????
 I.O.U.'s
 bounced check
 T-shirt sales????????

\$37.00
 \$30.95

E

Income and Expenses - Actual vs. Budget
For Report Group MCC-Tuscaloosa Extension

		2/1/96- 2/29/96 ACTUAL	2/1/96- 2/29/96 BUDGET	DOLLAR CHANGE
INCOME				
Income				
3001	Tilable Income	\$ 265.00	\$ 0.00	\$ 265.00
	Total Income	\$ 265.00	\$ 0.00	\$ 265.00
	TOTAL INCOME (11)	\$ 265.00	\$ 0.00	\$ 265.00
EXPENSE				
Expense				
2102	Phone	\$ 25.49	\$ 0.00	\$ (25.49)
2104	Promotion	36.00	0.00	(36.00)
2100	Rent	165.00	0.00	(165.00)
2103	Tilhes	39.75	0.00	(39.75)
2101	Travel	30.00	0.00	(30.00)
	Total Expense	\$ 296.24	\$ 0.00	\$ (296.24)
	TOTAL EXPENSE (12)	\$ 296.24	\$ 0.00	\$ (296.24)
	NET INCOME (LOSS)	\$ (31.24)	\$ 0.00	\$ (31.24)

Tuscaloosa Ext. - CMCC
Income and Expenses - Actual vs. Budget - YTD
For Report Group MCC-Tuscaloosa Extension

		1/1/96- 2/29/96 ACTUAL	1/1/96- 2/29/96 BUDGET	DOLLAR CHANGE
INCOME				
Income				
3001	Tilable Income	\$ 629.00	\$ 0.00	\$ 629.00
	Total Income	\$ 629.00	\$ 0.00	\$ 629.00
	TOTAL INCOME	\$ 629.00	\$ 0.00	\$ 629.00
EXPENSE				
Expense				
2102	Phone	\$ 50.92	\$ 0.00	\$ (50.92)
2104	Promotion	157.00	0.00	(157.00)
2100	Rent	385.00	0.00	(385.00)
2103	Tilhes	94.35	0.00	(94.35)
2101	Travel	60.00	0.00	(60.00)
	Total Expense	\$ 747.27	\$ 0.00	\$ (747.27)
	TOTAL EXPENSE	\$ 747.27	\$ 0.00	\$ (747.27)
	NET INCOME (LOSS)	\$ (118.27)	\$ 0.00	\$ (118.27)

[1]

1996

Tuscaloosa Ext. - CMCC
Balance Sheet - Actual
For All Accounts
As of February 29, 1996

ASSETS		
55	Checking	
56	Checking - NBC	\$ 1,915.12
	Checking - STB	0.00
	Total Checking	\$ 1,915.12
	TOTAL ASSETS	\$ 1,915.12
LIABILITIES		
	TOTAL LIABILITIES	\$ 0.00
EQUITY		
	Fund balance	
800	Operating Fund	\$ 1,915.12
	Total Fund balance	\$ 1,915.12
599	General Fund	0.00
	TOTAL EQUITIES	\$ 1,915.12
	TOTAL LIABILITIES & EQUITY	\$ 1,915.12

F

Image

COVENANT METROPOLITAN COMMUNITY CHURCH

BIRMINGHAM, ALABAMA

BY-LAWS & STANDARD OPERATING PROCEDURES

AS ADOPTED BY CONGREGATIONAL MEETING

JUNE 8, 1986

AND LAST AMENDED JANUARY 14, 1996

ARTICLE I. NAME

- A. The name of this Church shall be the COVENANT METROPOLITAN COMMUNITY CHURCH.
- B. This Church shall be affiliated with the UNIVERSAL FELLOWSHIP OF METROPOLITAN COMMUNITY CHURCHES (hereinafter called UFMCC).

ARTICLE II. PURPOSE

The objective of this Church shall be:

- A. To share in the worship of God in the Christian tradition and to make God's will dominant in the lives of all people, individually and collectively, as set forth in the Holy Scriptures; and
- B. To do all things that are compatible with the work of a Christian Church.

ARTICLE III. DOCTRINE, SACRAMENTS, AND RITES

A. DOCTRINE: Christianity is the revelation of God in Jesus Christ and is the religion set forth in the Scriptures. Jesus Christ is foretold in the Old Testament, presented in the New Testament, and proclaimed by the Christian Church in every age and in every land.

In the interest of offering a church home to all who confess and believe, this Church, as an affiliated local Church in UFMCC, moves in the mainstream of Christianity.

Our faith is based upon the principles outlined in the historic creeds: Apostles and Nicene.

"Statement of Faith"

We believe:

1. In one triune God, omnipotent, omnipresent and omniscient, of one substance and of three persons: God—our Parent-Creator; Jesus Christ the only begotten son of God, God in flesh, human; and the Holy Spirit—God as our Sustainer.
2. That the Bible is the divinely inspired Word of God, showing forth God to every person through the law and the prophets, and finally, completely and ultimately on earth in the being of Jesus Christ.
3. That Jesus ... the Christ ... historically recorded as living some 2,000 years before this writing, is God incarnate, of human birth, fully God and fully human, and that by being one with God, Jesus has demonstrated once and forever that all people are likewise Children of God, being spiritually made in God's image.
4. That the Holy Spirit is God making known God's love and interest to all people. The Holy Spirit is God, available to and working through all who are willing to place their welfare in God's keeping.
5. Every person is justified by grace to God through faith in Jesus Christ.
6. We are saved from loneliness, despair and degradation through God's gift of grace, as was declared by our Savior. Such grace is not earned, but is a pure gift from a God of pure love. We further commend the community of the faithful to a life of prayer; to seek genuine forgiveness for unkind, thoughtless and unloving acts; and to a committed life of Christian service.
7. This Church serves to bring all people to God through Christ. To this end, it shall arrange for regular services to worship, prayer, interpretation of the Scriptures, and edification through the teaching and preaching of the Word.

MISSION STATEMENT

WE EXIST TO:

CELEBRATE THE LOVE OF GOD

- Through awareness of and response to God's presence.
- Through communion with and commitment to Jesus Christ.
- Through oneness and praise in the Holy Spirit.

CULTIVATE PERSONAL RELATIONSHIPS WITH GOD

- Through the study of God's Word.
- Through application of Christ's teachings to our lives.
- Through growth and development as a community of Christians.

CARE ABOUT ONE ANOTHER IN CHRIST

- Through sharing one another's joys, growth, and needs.
- Through recognition, development, and use of the gifts of the Holy Spirit in each person.
- Through prayer, service, and sacrifice to meet each other's needs.

COMMUNICATE CHRIST TO ALL PEOPLE

- Through sharing the good news of God's all-inclusive love and acceptance.
- Through letting others see Jesus in us.
- Through discipling, by celebration, nurturing, and caring.

B. SACRAMENTS: This Church embraces two holy Sacraments:

1. BAPTISM by water and the Spirit, as recorded in the Scriptures, shall be a sign of the dedication of each life to God and God's service. Through the words and acts of this sacrament, the recipient is identified as God's own Child.
2. HOLY COMMUNION is the partaking of blessed bread and fruit of the vine in accordance with the words of Jesus, our Sovereign: "This is my body ... this is my blood." (Matthew 26:26-28). All who believe, confess and repent and seek God's love through Christ, after examining their consciences, may freely participate in the communal meal, signifying their desire to be received into community with Jesus Christ, to be saved by Jesus Christ's sacrifice, to participate in Jesus Christ's resurrection, and to commit their lives anew to the service of Jesus Christ.

C. RITES: The Rites of this Church as performed by its duly authorized ministers shall consist of the following:

1. The RITE OF ORDINATION is the setting apart of duly qualified persons for the professional ministry of this Church. It is evidenced by the laying on of hands by authorized ordained clergy, pursuant to the By-Laws of UFMCC.
2. The RITE OF ATTAINING MEMBERSHIP IN THE CHURCH shall be conducted by the pastor before a congregation at any regular worship service. After completing classes for instruction in the beliefs and doctrines of the Church, a baptized Christian may become a member in good standing of this Church through a letter of transfer from a recognized Christian body or through an affirmation of faith.
3. The RITE OF HOLY UNION and the RITE OF HOLY MATRIMONY are the spiritual joining of two persons in a manner fitting and proper by a duly authorized clergy of the Church. After both persons have been counseled and apprised of their responsibilities one towards the other, this rite of conferring God's blessing may be performed.
4. The RITE OF FUNERAL OR MEMORIAL SERVICE is to be fittingly conducted by the ministers of the Church for the deceased.
5. The RITE OF LAYING ON OF HANDS or prayer for the healing of the sick in mind, body or spirit is to be conducted by the ministers of the Church, at their discretion, upon request.
6. The RITE OF BLESSING may be conducted by the ministers of the Church for persons, things and relationships, when deemed appropriate by the minister. This includes the dedication of a church building to the glory of God.

ARTICLE IV. MINISTRY

UFMCC affirms the universal priesthood of all believers (I Peter 2:5-10). All members of this Church are called by God to a ministry of the Gospel of Christ in this Church and in the world.

A. MINISTRY OF THE LAITY:

1. The Priesthood of All Believers: Laypeople are the People of God, called by God and authorized by Scripture to respond to the Word, serving as Christ served, to the end that the Church may be edified and the world transformed.
2. DEACONS: As outlined in the New Testament, their office is an historic ministry of service and aid within the Christian Church. It is a two-fold ministry—one consisting of direct ministry to persons; the other dealing with Church implements and the serving of Rites and Sacraments.
 - a. QUALIFICATIONS: Deacons shall be members in good standing and be persons of spiritual mind, exemplary lives, joyful outlook, sound judgement, and of proven dedicated service.

- b. **RESPONSIBILITIES:** In accordance with the spiritual responsibilities of the office, and, under the authorization and direction of their appointing authority, deacons minister to those in need, the sick, the friendless, and those persons who may be in distress, and may serve and administer the Rites and Sacraments.
- c. **APPOINTMENTS:** All persons appointed deacons by the pastor are subject to approval by both the District Coordinator and the Board of Directors. (Commissioned Church Status)
- d. **TRAINING:** Training, in compliance with District directives, before and after the appointment of deacons, is responsibility of the appointing authority and may be delegated.
- e. **DISCIPLINE:** A deacon may be disciplined for disloyalty, unbecoming conduct, or the dereliction of duty. For cause, the appointing authority may suspend a deacon from the exercise of a deacon's duties for a period of not more than thirty (30) days, and must report that suspension and the reasons for it to the approving authorities. The appointing authority, together with the approval of the majority of the full Board of Directors, and with the approval of the District Coordinator, may for cause remove a deacon from office or impose lesser discipline. (Commissioned Church Status)
- f. **DISTRICT WORKS:** If the need arises, deacons are available at the request of the District Coordinator to serve for district work. This request is subject to the approval of the pastor and the District Committee.

B. MINISTRY OF THE CLERGY:

1. **CLERGY:** Clergy are members of the People of God, called by God, authorized and legally recognized by UFMCC to serve among the people as professional ministers of the Word and Sacraments.
 - a. **QUALIFICATIONS:** Clergy are those persons of professed and demonstrated call to be professional Christian ministers who meet the qualifications established by the Board of Ordained Ministry (hereinafter called the BOM) of the Gulf Lower Atlantic District. These qualifications are subject to the approval of the General Conference.
 - b. **RESPONSIBILITIES:** In accordance with their call, clergy shall administer Rites and Sacraments of UFMCC and be teachers and preachers of the faith to the end that the world may believe and the Church might be renewed, equipped and strengthened to its ministry.
 - c. **CREDENTIALS:** In accordance with procedures and standards established by the BOM and subject to the approval of General Conference, credentials as clergy are issued either on a lifetime basis or are subject to periodic review.
 - d. **DISCIPLINE:** Initiation of disciplinary procedure for clergy as a result of disloyalty, unbecoming conduct or dereliction of duty may only be accomplished by a formal statement of charges made by 1) a majority of the congregation of this Church, 2) a majority of the elected District Officers, or 3) three members of the clergy of UFMCC. The charges must be presented in writing to the accused clergyperson and to the appropriate Judiciary Committee appointed by UFMCC.
2. **CLERGY IN TRAINING:** Clergy in training are qualified persons who feel called by God to serve among the people as professional ministers of the Word and Sacraments. For a limited time they may serve in this position to test their and to develop needed skills.
 - a. **QUALIFICATIONS:** Before being appointed clergy in training, an individual must be a member in good standing within UFMCC and must have demonstrated a spiritual disposition, willingness and ability to work well with others, and must show promise of ability to do the study and work of the clergy.
 - b. **RESPONSIBILITIES:** In accordance with their call and the test of that call, clergy in training will concentrate on learning experiences. Those learning experiences shall include ministry in the Church as well as academic studies.

Clergy in training may, under the authorization and direction of the appointing authority, administer the Rites and Sacraments. Except in extraordinary circumstances, clergy in training shall not serve on the Board of Directors. Clergy in training may serve as the pastor.

c. APPOINTMENTS: All persons appointed clergy in training by the pastor are subject to approval by both the District Coordinator and the Board of Directors (Commissioned Church Status). The term of a clergy in training shall be for one year. No person shall serve as a clergy in training for more than a total of five terms.

d. TRAINING: The clergy in training will engage in a program of spiritual and practical study as guided by the BOM the direction of the appointing authority and/or through any appropriate educational agency. This program may be supplemented by the District Committee or any person and/or agency appointed by the District Committee.

e. DISCIPLINE: Reasons and procedures for discipline or removal of clergy in training are identical to those given in these By-Laws for deacons.

f. DISTRICT WORKS: If the need arises, the District Coordinator may request clergy in training to serve for district work. This request is subject to approval of the appointing authority and the District Committee.

ARTICLE V. GOVERNMENT, ORGANIZATION AND OFFICERS

A. GOVERNMENT: COVENANT METROPOLITAN COMMUNITY CHURCH subscribes to the government and doctrine of the UFMCC and has been authorized by the same.

B. ORGANIZATION: This Church recognizes the following bodies of government structure and authority:

1. FELLOWSHIP: Internationally, the government of UFMCC is vested in the General Conference, subject to provisions of the UFMCC Articles of Incorporation, its By-Laws, or documents of legal incorporation. Between General Conferences, the Board of Elders and the General Council are those government bodies which are authorized to provide spiritual and administrative leadership on the international Fellowship level.

2. DISTRICT: Districts are those defined bodies which are created by the General Council and are accountable to the General Conference. They are called into existence to enable and empower Christian ministry within specific geographic regions through their member congregations. District Conferences are legislative gatherings of the District to establish District By-Laws or Standard Operating Procedures for the nominations of members of the District Committee, all District Officers and for the conduct of District business. The District By-Laws and Standard Operating Procedures must be in accordance with those of UFMCC.

3. COVENANT METROPOLITAN COMMUNITY CHURCH: The government of this Church is vested in its congregational meetings which exert the right to control all of its affairs, subject to provisions of UFMCC By-Laws, Articles of Incorporation, or documents of legal organization, General Conferences and District Conferences. The pastor and the Board of Directors are authorized to provide spiritual and administrative leadership in this Church.

C. PASTOR: The pastor is that person elected by the congregation to be responsible for the duties of teacher, preacher, spiritual leader and counselor. The pastor must be approved by the District Coordinator and District Committee. (Commissioned Church Status)

1. QUALIFICATIONS: The pastor must be credentialed clergy in the UFMCC unless an exception is made by the District Committee.

2. DUTIES: The pastor shall have the authority for ordering all worship services of the Church. The pastor shall provide for other programs of a spiritual nature including (but not limited to) Bible study, Christian education classes and retreats according to the needs of the congregation. The pastor shall provide, for prospective Church members, classes of instruction in the beliefs and doctrines of the Church. The pastor has the authority, subject to the appropriate approval, to appoint deacons of the Church and is responsible for their training, supervision and discipline. The

pastor shall schedule regular hours during which times he/she will be available for counseling appointments. The pastor shall be available for counseling at other times, unless emergency circumstances exist, at his/her discretion. The pastor is a voting member of the Board of Directors and serves as moderator of congregational meetings and meetings of the Board of Directors. The pastor shall serve as an Administrator of the Community Assistance Fund/Closet. Associate or assistant pastor(s) and other personnel, compensated or uncompensated, shall be appointed by the pastor, subject to the approval of the Board of Directors. The pastor shall serve as the personnel director of the Church staff, shall have their authority to delegate such responsibilities and duties as seem wise, and shall, with the approval of the Board of Directors, determine compensation, vacation periods, times off, and titles of office for the staff.

3. **COMPENSATION:** The pastor and the Board of Directors shall construct, by mutual consent, a contract for the services of the pastor which specifically enumerates the duties and time commitments of the pastor, the forms of compensation to be provided in exchange for those services, vacations and times-off, and the time period during which the contract is to be effective.

4. **TERMINATION OF SERVICE:**

a. When it is felt that irreconcilable differences exist between the pastor and congregation, the pastor, the Board of Directors or the lay delegate shall request that a ministry of reconciliation, in accordance with the Scriptures, be initiated by the District Coordinator or a person appointed by the District Coordinator. If the differences cannot be resolved, they may through mutual agreement choose to terminate their relationship.

b. The process of removing the pastor from office for disloyalty, unbecoming conduct, dereliction of duty or when irreconcilable differences arise between the pastor and congregation may be initiated by: a petition submitted to the Clerk of the Board of Directors of the Church signed by at least twenty-five percent (25%) of the members in good standing, or by a vote of three-fourths (3/4) of the full Board of Directors. Within three (3) days the pastor, and the District Coordinator or the Global Outreach Coordinator must be sent a copy of the completed petition by the Clerk of the Board.

After the District Coordinator and the Clerk of the Board of the Church have validated the number of members who have signed the petition and the clarity of the petition, the District Coordinator may place the pastor on inactive status, but the pastor remains fully compensated until the final action of the congregation. Upon validating the petition, the District Coordinator and Clerk of the Board of Directors of the Church will set the time and place of a special congregational meeting. The date of the meeting shall occur within thirty (30) days of the date the petition is submitted to the Clerk of the Board. The only question to be voted on at the meeting shall be: "Shall the pastor remain in office?"

The pastor has the right to appear on his/her own behalf before the congregational meeting and may have an advocate of his/her own choosing present. The action of the congregation is final. If a special meeting is called to remove a pastor, the District Coordinator and the UFMCC Board of Elders must be given notice that such action is being taken. The District Coordinator shall attend or send a representative as an impartial observer who shall moderate the meeting. If the pastor is removed, the Board of Directors will meet immediately thereafter with the District Coordinator or the representative to provide pastoral leadership until the pulpit is filled. The Board of Directors will confer with the District Coordinator as to available candidates for the office of pastor.

D. **BOARD OF DIRECTORS:**

1. **TERM OF OFFICE:** The Board of Directors shall consist of six (6) Church members in good standing, including the Pastor. The term of office is two (2) years with the exception of the Pastor, who holds office for as long as he/she continues as pastor. Board of Directors's terms of office must be staggered. Place 2 (Treasurer), Place 4 and Place 6 positions are elected in January of even years. Place 3 (Clerk of the Board) and Place 5 positions are elected in January of odd years. In the event of the resignation, death or removal from office of a Board member, the remaining Board members may appoint an interim Board member to serve until the next congregational meeting. In such case, at the next congregational meeting, an open election will be held to elect a replacement for the remainder of the original term of office.

2. ACCOUNTABILITY: The Board of Directors is subject to these By-Laws and is accountable to the congregation for its actions at all times. For reporting and planning purposes, each Board member is required to submit a written report at each Board meeting. Such report must outline progress made on projects or activities under his/her responsibility since the last Board meeting and discuss plans, projects, activities, etc. to be begun or accomplished prior to the next Board meeting.

3. DISCIPLINE: The Church will not condone disloyalty, unbecoming conduct or dereliction of duty on the part of any member of the Board of Directors. Therefore, the Board of Directors may remove, by a majority vote of the full Board, any of its members found guilty of the above, with the exception of the pastor, who must be disciplined in accordance with Article V.C.4. A petition presented to the Board of Directors and signed by at least twenty-five percent (25%) of the members in good standing of the Church may also initiate such a procedure.

Furthermore, two (2) unexcused absences from Board of Directors meetings during any calendar year will automatically be considered cause for removal from the Board. The Board of Directors must vote to determine whether an absence will be deemed excused or unexcused. However, under no circumstances may an absence be deemed excused when prior notification of the absence is not given, unless the situation is an emergency. The Clerk of the Board will notify any Board member removed under this paragraph of his/her removal in writing and such notification must include the signatures of at least two (2) other Board members.

4. TITLES: The Board of Directors will consist of the Pastor, the Treasurer, the Clerk, and three (3) At-Large Board Members. Other titles, including Vice-Moderator, and areas of responsibility will be determined by the Board of Directors at the first Board meeting immediately following the election of Board member(s). The Clerk of the Board will include a description of the titles and areas of responsibility as a part of the minutes of that meeting to be distributed to the congregation.

E. LAY DELEGATE(S): This Church shall have one (1) vote for every one hundred (100) members in good standing or portion thereof and shall elect one (1) lay delegate for each vote. Each lay delegate shall carry one (1) vote. The delegate(s) must be elected at the first congregational meeting following each General Conference and shall serve for a term of two (2) years. The lay delegate shall represent the congregation at General and District Conferences, be informed of UFMCC and District concerns, policies and issues, and communicate these to the congregation. The lay delegate shall solicit the concerns, opinions, etc. of congregation members individually and by special meeting(s) for such purpose for communication to UFMCC and the District. The lay delegate shall prepare written reports to the congregation and Board of Directors immediately following each General or District Conference detailing the events of the conference and their impact on the congregation. Failure of the lay delegate to attend two (2) conferences during his/her term of office shall constitute cause for removal from office. The procedure for the removal of a lay delegate shall be the same as for a member of the Board of Directors. (Article D.1.)

F. ALTERNATE LAY DELEGATE(S): One (1) alternate lay delegate shall be elected for each lay delegate. The terms of office of the lay delegate(s) and alternate lay delegate(s) shall be concurrent. The alternate lay delegate(s) shall serve under the guidance of the lay delegate(s) and it shall be their duty to assist the lay delegate(s) in the performance of their duties. In the event of the resignation, death, or removal of a lay delegate, the alternate lay delegate shall assume the office of lay delegate for the remainder of the term of office. The Board of Directors shall appoint a successor alternate lay delegate to serve until the next congregational meeting. At the next congregational meeting an open election shall be held for a replacement for the remainder of the original term of office of alternate lay delegate. In the event that the lay delegate is unable to attend a General or District Conference, the alternate lay delegate shall assume the office of lay delegate for the conference only. The procedure for the removal of an alternate lay delegate shall be the same as for a member of the Board of Directors. (Article D.1.)

G. STANDING COMMITTEES:

The following shall be the standing committees of the Church:

1. **PROPERTY COMMITTEE:** The Property Committee shall be chaired by a member of the Board of Directors of the Church its members may include, but is not limited to, the full Board of Directors. Its purpose shall be (1) to locate, secure, and arrange financing of a permanent building for the congregation, and (2) the upkeep of any church facilities, grounds, properties, and contents. A Building Administrator may be appointed by the Pastor to serve as the coordinator of church maintenance and construction projects, inventory and upkeep of church property and grounds, etc. The Building Administrator, if any, will also serve as a member of the Property Committee.

2. **FINANCE COMMITTEE:** The Finance Committee shall be chaired by a member of the Board of Directors of the Church and its members may include, but is not limited to, the full Board of Directors. Its purpose is to propose an annual budget for approval of the Church, methods for meeting that budget in a timely manner, and investigation of major expenditures prior to presentation to the full Board of Directors for approval.

3. **COUNCIL OF MINISTRIES:** The Council of Ministries shall be chaired by the Pastor of the Church and its membership shall consist of the chairpersons, leaders, ministers, and coordinators or administrators of the various programs and activities of the Church as appointed by the Pastor and approved by the Board of Directors.

The following shall be a standing committee of the Board of Directors:

1. **PERSONNEL COMMITTEE:** The Personnel Committee shall be chaired by a member of the Board of Directors of the Church and its membership shall include and be limited to the full membership of the Board of Directors. Its purpose is to establish and enforce personnel policies of the Church ministerial and lay staff including matters of finance, benefits, discipline, grievances, and reconciliation, pending approval of the congregation.

H. **COMMUNITY ASSISTANCE FUND/CLOSET:** This Church recognizes the feelings of despair and hopelessness borne by the seriously ill, persons with A.I.D.S., the poor and the victims of misfortune. In an effort to combat the financial difficulties and supply materials needs of these persons, the Church has established the Community Assistance Fund/Closet, a separate financial entity. The Administrators shall consist of the pastor, the Treasurer and one member of the Deaconate Staff. They shall be solely responsible for determining the policies under which eligibility for benefits are ascertained and the amount and/or type of benefits granted. No contributions or gifts, earnings on investments or proceeds from the sale of donated items shall accrue to the Church but rather to the Fund itself.

I. **STAFF:** The Pastor may create and appoint certain positions as needed for the assistance of the Pastor in various administrative and physical areas of the Church programs, activities, and ministries. The organization, positions, titles, terms, and duties shall be recommended by the Pastor and approved by the Personnel Committee and The Board of Directors. An Administrative Staff Assistant may be appointed to assist the Pastor in the coordination of the various committees and activities of the Church.

ARTICLE VI. CHURCH MEMBERSHIP

A. MEMBERS IN GOOD STANDING: Any person may apply for initial membership in M.C.C. through Covenant M.C.C. after (1) attending services and activities of the church on a regular basis for at least three months and (2) attending all Inquirer's classes. The Pastor then presents the candidate to the congregation for confirmation. Exceptions to these two requirements may be granted with the approval of the Pastor and at least two members of the Board of Directors. At least once a year the Board of Directors of the Church shall review the entire membership. Any member who does not have registered attendance, identified financial support, definite service contribution, and expressed interest and loyalty with the preceding six (6) months to one (1) year may be removed from the roll of members in good standing and placed on a list of inactive members. The Clerk of the Board of Directors shall notify the member in writing that he/she has been placed on such a list and is not eligible to vote at any congregational meeting of the Church. After notification, if the member has not expressed further interest or loyalty for a period of two (2) months immediately following, the Board of Directors shall have the authority at its discretion to drop any such member from the roll of members. Upon written application, an individual may be restored to the roll of members in good standing by a vote of the Board of Directors and without a public reception into membership.

B. FRIENDS OF THE CHURCH: The Church may accept into the Church persons who, for one reason or another, feel they cannot become regular members of the Church but who support the goals of the Church and want to be a part of the work of the Church. Such persons shall be designated as "Friends of the Church" and may serve on appointed committees and may participate in all activities of the Church. Friends may not, however, serve on the Board of Directors and may not vote at congregational meetings. Friends shall not be considered when determining the number of lay delegates that the Church may send to conferences.

C. DISCIPLINE: This Church cannot condone disloyalty or unbecoming conduct on the part of any of its members and friends; therefore, the Board of Directors is empowered to remove by majority vote any member or friend from the rolls of the Church or take such disciplinary action as it deems necessary. The action of the Board of Directors is subject to review by a vote of the congregation at its next regular meeting or at a special meeting which may be called for such a purpose. Until the review vote, the disciplined member will retain membership, or a disciplined friend will retain "friend" status.

ARTICLE VII. CHURCH SERVICES

This Church shall hold services of public worship every Sunday. Other worship services may be held as determined by the pastor with the approval of the Board of Directors. The Sacrament of Holy Communion shall be offered each Sunday as well as at other worship services at the discretion of the pastor. Holy Baptism may be administered at any appropriate service, or at any other time, at the discretion of the pastor.

ARTICLE VIII. CONGREGATIONAL MEETINGS.

This Church must hold an annual congregational business meeting in January of each year. Additional congregational meetings for special purposes may be called at any time at the discretion of the Board of Directors. In order to transact business no less than twenty percent (20%) of the members in good standing must be present. Two (2) weeks notice must be given in writing to all members at their last known addresses. Photocopies of a proposed agenda and pertinent materials (i.e., the proposed budget, proposed by-laws amendments, etc.) must be included with this notice.

Special meetings of the congregation can be called by the Board or Directors or can be called by petition submitted to the Board of Directors. The petition must be signed by twenty-five percent (25%) of the members in good standing. Such special meetings shall be governed by the same rules as those pertaining to regular congregational meetings. The nature of the special meeting must be stated in the petition and notices and must be written into the agenda of said special meeting. Additions to the stated agenda are out of order.

ARTICLE IX. CHURCH FINANCES.

This Church adopts and teaches tithing as the spiritually affirmed means of supporting the Church and its ministries, and as the expression of good stewardship of time, skills and finances by individual members. Therefore, it shall be the responsibility of both the clergy and the lay leadership of the Church to plan and implement programs of stewardship both to help persons grow in the grace of giving and to fund the Church's ministries. An offering shall be received at each service of public worship.

The Treasurer of the Board of Directors shall report all Church receipts each month to the UFMCC and the District, and with that report shall remit ten percent (10%) of the funds to the UFMCC and five percent (5%) to the District. Only bequests, building funds or funds to meet the immediate needs of persons in distress shall be omitted in calculating the amount due the UFMCC and the District. Reports and remittances are due on or before the tenth (10th) day of the month following the month being reported.

Any bank or financial account in the name of the COVENANT METROPOLITAN COMMUNITY CHURCH or the COMMUNITY ASSISTANCE FUND must require two (2) signatures for withdrawals, one of which must be that of an elected member of the Board of Directors, preferably the Treasurer.

It shall be the policy of this Church to discharge all of its obligations and outstanding debts in a prompt and timely manner. However, at such time as Church financial assets are not sufficient to carry out this policy, debts shall be discharged according to the following priority:

1. UFMCC Tithes
2. District Tithes
3. Salary or allowances of the pastor
4. Contractual payments, especially rent or mortgage payment
for place of worship
5. Utilities

ARTICLE X. CHURCH PROPERTY

The Board of Directors shall be the trustees of any and all property acquired by this Church. The Board of Directors shall have control of said property and may sell or otherwise dispose of said property subject to the approval of the congregation. If this Church is disbanded by the Board of Directors and the District Committee, said property will revert to the use of the General Conference of UFMCC.

ARTICLE XI. ADOPTION AND AMENDMENTS

These By-Laws and Standard Operating Procedures shall become effective immediately upon adoption by the Church at any congregational meeting scheduled for this purpose and shall thereafter be binding upon all members and "friends".

These By-Laws and Standard Operating Procedures may be amended at any duly convened congregational meeting for such a purpose. Such amendments can only be effective if authorized by a two-thirds (2/3) majority of the members in good standing present at said meeting.

ARTICLE XII. CONTROLLING BY-LAWS

These By-Laws and Standard Operating Procedures have been established in accordance with those of the UFMCC and the District. If discrepancies exist or in situations not addressed herein, the By-Laws and Standard Operating Procedures of the higher authorities shall control.

RESOLUTION I. ALCOHOL AND DRUG POLICY

The following resolution adopted by congregational meeting dated January 12, 1986 is hereby included in these By-Laws and Standard Operating Procedures by vote of congregational meeting dated June 8, 1986:

We of COVENANT METROPOLITAN COMMUNITY CHURCH, in an effort to be supportive of our alcohol and drug-troubled community, choose in our church activities to refrain from alcohol and drug use.

AGENDA FOR
CONGREGATIONAL MEETING

AUGUST 20, 1995

1. PRESENTATION OF CONDITIONAL CONTRACT ALONG
WITH REPORT AND NARRATIVE.
2. VOTE ON CONDITIONAL CONTRACT.

We as a church have worshipped in the Birmingham Wedding Chapel for more than a year. We were under a unique and very beneficial rental agreement where our primary responsibilities rested in the paying of the utilities for the church and classroom facility. We had certain days during which we could use the property and just a few rules to follow.

A few months ago, our landlord presented us with a new lease that proposed we take on more financial responsibilities in the form of insurance and taxes. The costs were not in our budget, nor could we assume certain financial obligations as renters of the space as opposed to being owners. So our old lease was renewed with a few minor word changes to clarify a few points in the lease, but no new financial obligations were incurred. Then word came to the board that Freeman was interested in selling. Freeman said he would accept a price per an appraisal. We pursued appraisal for information purposes. The board has compiled information to make options known to the congregation. We began initial discussions about terms, the possibility of him financing the mortgage, getting an appraisal. We moved forward to express our interest in purchasing the building. We consulted an attorney who advised we draft a provisional contract. The provisions of which are that we as a church body, by vote of the congregation, decide to purchase the building, and that we find suitable financing.

Rev. Ragona's recent sermons and newsletter columns have touched on the topic of our building fund and the opportunity before us. None of us however can ignore the huge undertaking this would be. Currently both our regular budget and building fund contributions fall below pledged amounts, although January and April saw an overage in the regular budget and June featured a marked overage in the building fund.

We as a board will provide you with as much information as possible, so that you can make an informed and careful decision. The asking price for the Birmingham Wedding Chapel is \$255,000. After talking to two lending institutions we know that they would loan 80% of the appraisal (\$205,000) leaving us to raise \$52,000 for the downpayment and closing costs. In our building fund we currently have around \$40,000. In addition to the downpayment we must also think of funds for any repairs for which we would now be responsible, closing costs, and the purchase of furnishings such as tables, chairs, piano, organ (all of which Freeman has made generous offers).

Our new budget would include a mortgage payment estimated at \$2200, and an increase in insurance premiums. The new insurance would cover mechanical items such as the A/C. If the A/C should break down and can't be fixed, we would pay \$3,000 and the insurance carrier would pay the rest for replacing the system. Included in this handout is a chart that details some of our current expenditures and forecasts them after the purchase of the building, as well as, other financial items of significance.

Now the question is raised—Do we pursue the purchase of this space and will we support it financially? If we as a congregation decide not to purchase, we must then decide on where to move. It may be an office space, storefront or warehouse. But whatever we do, we must do so unified and in God's love.

MONTHLY FIGURES

DOWN PAYMENT	N/A	\$52,000
MORTGAGE/RENT	UTILITIES	\$2200
TAXES	\$0	\$0
INSURANCE	\$50	\$215
(\$250 DEDUCTIBLE)		
UTILITIES	\$730	\$730
TELEPHONE	\$55	\$55
REPAIRS	\$0	\$833
BUILDING FUND	\$100	\$100 +/-

OTHER OPTIONS

Here are some comparison prices:

CHURCHES

66th St Baptist Church	\$800,000
Southside Church of God	\$200,000
holds around 75 people	
Avondale Presbyterian	\$350,000
holds 100, nice property	
Greek Orthodox Church	\$275,000
32nd St. Baptist Church	\$175,000

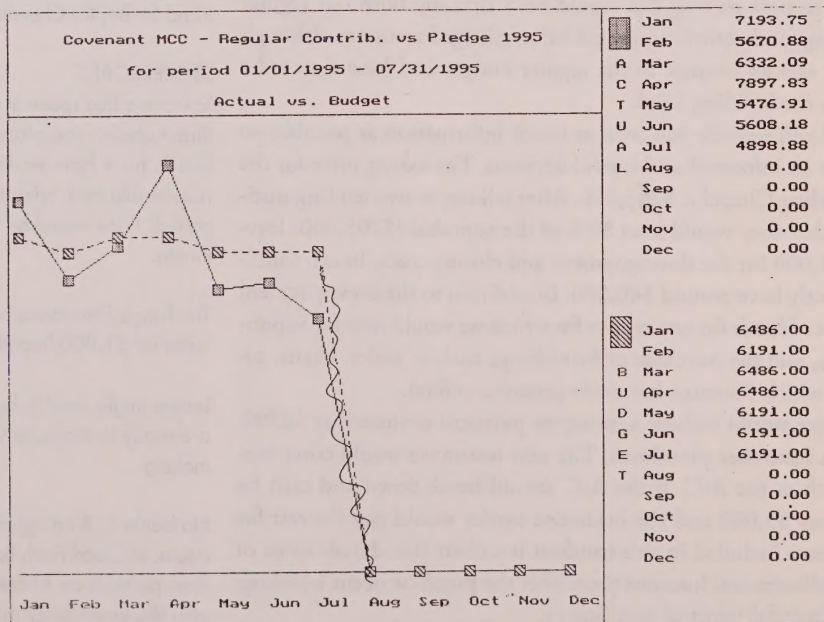
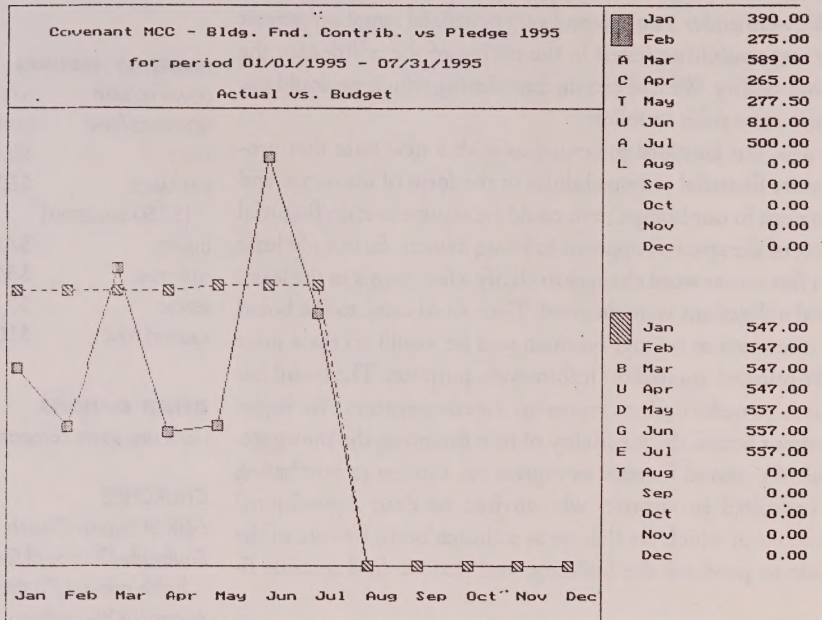
STOREFRONTS

To lease office space in downtown Birmingham, most places require 3-year leases. none have parking. We'd be responsible for having the A/C re-paired. Price would be \$1,500-2,000/month.

The Long's Electronics building would lease for \$1,800/month

Leases might need to be made before we are ready to move, so we would be making.

No banks in Birmingham handle bond issues. A Good Faith Bond is an option from perhaps an Atlanta bank. We have also discussed fundraising options.



BUILDING PURCHASE ACTION ITEMS AND TIMELINE

CASH NEEDED:

Down payment	51,000
Closing	1,000
Repair fund	<u>8,000</u>
	60,000
On hand 8/6	<u>40,000</u>
Cash needed	20,000
Extra items	
Piano	10,000
Organ	4,000
Other furnishings	<u>4,000</u>
Total needed	38,000

- Aug. 20 Congregational meeting to approve further investigation
 - A. approve conditional contract
 - B. approve timeline
- Sep. 10 Finance committee meeting - start budget building process
 Member Day - Potluck
- Sep. 11 Board meeting - review preliminary budgets (no action)
- Oct. 7 Program Workshop (All Saturday) Calendar and program budget requests
- Oct. 8 *Pastor Appreciation Day and Founder's Day offering & reception*
- Oct. 9 Board meeting - review revised preliminary budgets (no action)
- Oct. 15 Finance committee put together budgets
 - A. with building purchase
 - B. regular
- Oct. 22 Pledge Sunday (notices out about congregational meeting)
- Nov. 1 Deadline for *Cash-In-Hand* - \$20,000
- Nov. 12 Congregational meeting - vote on 1996 budget
- Nov. 13 Board Meeting
 - A. review pledges/budget
 - B. sign paperwork (if project GO)

AGENDA FOR
CONGREGATIONAL MEETING

AUGUST 20, 1995

1. PRESENTATION OF CONDITIONAL CONTRACT ALONG
WITH REPORT AND NARRATIVE.
2. VOTE ON CONDITIONAL CONTRACT.

[Handwritten signature in blue ink]

COVENANT METROPOLITAN COMMUNITY CHURCH
CONGREGATIONAL MEETING
JANUARY 14, 1996

AGENDA

Opening with prayer

Roll call or sign in of members

Approval of the minutes of the previous congregational meetings of
January 15, 1995, August 20, 1995, and November 12, 1995

Approval of the monthly minutes of the Board

Approval of the Pastor's report

Approval of the Treasurer's report

Approval of the budget for 1996

Approval of Lay Delegate's Reports of General and District
Conferences

Approval of committee reports

Finance Committee

Building and Grounds Committee

Fund Raising Committee

Social, hospitality, outreach and evangelism committee

Nomination and election of four Board members

Place 2, Treasurer (2 years), places 4 and 6, At Large (2 years), place 3,
Clerk (1 year)

Nomination and election of two lay delegates (2 years each)

Nomination and election of two alternate lay delegates (2 years each)

Old business

Resolution to purchase building

New business

By-Law Revisions

Building Use Resolutions

Closing with prayer.

PASTOR'S REPORT
Annual Congregational Meeting
January 14, 1996

During 1995, the congregation has continued to grow, stabilize, and has reached most of its goals set in 1995.

BUILDING UPDATE: The Congregational is meeting today to ratify loan agreement with Southtrust bank on the purchase of the building. Closing is set for January 19th. We have had the use of our current building all year, and it has been valuable in our church growth and in stabilization.

MEMBERSHIP: Membership is now 134. We have received many members in transfer from other MCCs, including Paducah, Kentucky, Little Rock, Arkansas, Montgomery, Alabama, etc. Inquirers' classes are now being held 8 times a year at the Sunday School hour and four times a year in all-day Saturday sessions.

CLERGY IN TRAINING:: Covenant is now a teaching church for five clergy in formation, Andy Mullins (Atlanta), Greg Bullard (Memphis), Richard Barham, Lee Rahe (Tuscaloosa), and John Foust. Gail Waller will be considered in training at some time this year.

DIACONATE: We now have eight deacons; Kay Hendrix, Shirley Cooper (on leave of absence to attend school), Cal McCluskey, Cliff Tinney, Eddie Merrell, Peg Schoettlin, John Foust, and Dennis Luft. We are training Elizabeth Ragona, Lee Rahe, Richard Barham, and Melissa Dutton (Tuscaloosa) in our current deacon training program. Richard and Lee are in formation, but will be serving as deacons until their formation is completed.

MUSIC PROGRAM: Four people, Mark Cobb, Debbie Tate, Kathy Martin, and Stevie Hoven are acting as a music committee. Mark will be leading the choir, Debbie and he with some help from Stevie will be choosing music. Kathy Martin will be working with instrumentalists, and Stevie will be acting as librarian. For 1995, Susan Walker was director of music for the morning service and spent a good deal of time training our choir. We will miss her expertise.

CHRISTIAN EDUCATION: Our Christian Education program now consists of Inquirer's classes at the Sunday School hour, healing groups on Wednesday evening, and Bible Study on Thursday evening. Additionally, Samaritan courses are being taught, with Church History begun and Hebrew Scriptures survey beginning this January. I taught two students Old Testament Survey by correspondence this past year. A new Bible Study is in formation in the Anniston/Gadsden area as an outreach of this church.

AIDS MINISTRY: Two AIDS Care Teams were trained this year, and have had three clients. In coordination with the Common Ground Coffee House (young adults program of GALAA) the Peer Education Program of UFMCC will be offered.

SOCIAL ACTIVITIES: With the availability of a larger reception hall, there has been more opportunity to provide church meals, such as potlucks and fund raising dinners. Also during the holidays occasions to gather around the fireplace have been available. The building is lending itself to a greater variety of social activities, and still more are planned with the purchase of the building.

On the 4th of February, after church, there will be a dinner in the Familyship Hall, sponsored by Lambda as a fund raiser for the Help Line.

HOLY UNIONS: We have performed a fairly large number of Holy Unions this year, with many planned for the next two months. Most of these have been for church members.

COUNCIL ON MINISTRIES-ANNIVERSARY: The Council on Ministries is now working on the Anniversary, with Mark Moore heading a committee looking at a theme, logo, and tee shirts with the theme and logo on them and an anniversary program for the weekend. Elizabeth Ragona will be selling advertising for the brochure to help fund the weekend. Troy Perry is coming at no cost to the church. This was arranged because he wants to use Birmingham as a base to go to Huntsville and Montgomery to help raise funds for the Fellowship building. He will also pass out pledge cards here for the Fellowship building. Greg Adams has arranged for the dinner to be at the Redmont Hotel. The Gospel Girls are going to appear Saturday night before Troy speaks. Carolyn Marshall is to do a concert Friday night, with Barry arranging for additional music by himself and Ty Thornton. Sunday afternoon there will be a concert of music by African-American composers by John Marberry to celebrate Black History Month. There will also be a "High Tea with Troy" with time allotted for him to sign his books and socialize with the congregation. This will function as an open house to allow people time to tour the facilities, as well.

In all, we have had a busy year and we have an exciting year ahead of us. We are still growing and reaching out to this community and to the communities around us. Covenant is a church with a proud future and a firm past. Let us continue to grow in grace and in God's will for each of our lives, as well as grow as a community of faith.

Respectfully submitted,
Rev. Marge Ragona

Suggestions for ³ building use policies

1. ~~All~~ ^{new policies supersede} previous policies passed by the Board, ~~are now null and void.~~
2. The Board of Directors must grant specific approval for any use of the building for other than the regular or special programs of Covenant MCC, which take precedence.
3. The Board of Directors will determine usage and maintenance of the property.
4. Recommendations for repairs and construction will be determined by the Building and Grounds Committee subject to the approval by the Board of Directors.
5. All keyholders must be approved by the Board ^{and a list kept by the Bd.}
6. Any time any part of the complex is opened, a keyholder must be present. They must check the security of the entire complex at the close of the activity.
7. The fee for usage by an outside group will be determined by the Board and is payable in advance. The usual fee for use may be \$20 for a single room, \$75 for the familyship hall and \$250 for the sanctuary.
8. The CMCC group using any part of the facility will cleanup and return the space to its normal usage state. This includes the outside area.
9. Any group, program or activity, needing extensive use of the facility, ~~ie, holy union,~~ must arrange for the church custodian for assistance. ^(HV \$2500)
10. ^{The} A non-CMCC group will pay the custodian directly.
11. No alcohol or drugs are allowed on the property. No smoking is allowed in any building. No food or beverages are allowed in the sanctuary.
12. All keyholders will be instructed in the use of the heating and cooling systems.
13. There will be posted on all exterior doors an emergency phone list with at least four keyholders names and phone numbers.

HV Policy \$250⁰⁰ non church members.
250⁰⁰ for use of bldg church members
1000 Rehearsal (2 hrs) \$250⁰⁰ non church
\$250⁰⁰ for custodian

=\$50⁰⁰ ~~clean~~ Security deposit on use of Reception Hall
no alcohol or drugs. No smoking in any building.
No food or beverages in sanctuary.

I have ~~signed~~ read these policies and agree to abide by them.

BOARD OF DIRECTORS WORKSHOP

by Rev. Elder Donald Eastman

I. Issues in growth and governance of the church.

While the basic role and responsibilities of the Board of Directors will be common to all Metropolitan Community Churches in the U.S.A., the scale and complexity of board relationships and tasks will vary dramatically depending upon the size of the congregation. The following information is based on the work of Lyle Schaller.

A. The organizational dynamics of group size

1. Characteristics of size and predictable plateaus

- a. **25-40 at worship** -- A single-cell group, lay owned and lay operated, usually unable to compensate a full-time pastor, often sees itself as a family. More than half of all MCC congregations are in this category.
- b. **85-100 at worship** -- Sees itself as a community built on a network of one-to-one relationships with the pastor at the center, highly values the fellowship characteristics of this size, frequently has difficulty in *adequately* compensating a full-time pastor.
- c. **135-165 at worship** -- the most comfortable plateau, highly self-sufficient, also retains strong fellowship characteristics, can comfortably compensate the pastor, but starting to need more staff support.
- d. **175-240 at worship** -- the most uncomfortable plateau, facing the "200 Barrier", losing the fellowship characteristic of smaller churches, can't afford the staff needed to become larger, feels like a big church trying to be small or a small church trying to be big, Has increasing need for sub-group structures and decreasing ability for the pastor to be the hub of one-to-one relationships.
- e. **300-450 at worship** -- a more comfortable plateau, has a multiple full-time staff usually of 3-5 employees including the Senior Pastor, has the resources and size to achieve a higher level of celebration and quality in worship, sub-groups and programs provide fellowship characteristics.
- f. **500-700 at worship** -- a full-service church with a staff-centered ministry usually using 6 or more full-time employees; very attractive to younger generations, much more emphasis on quality of programs and services.

2. Variation in needs and styles of local church governance.

- a. **25-45 at worship** -- a handful of volunteers "run the church", if there is a Pastor, he/she frequently does not become an influential policy maker before three or four years but pastoral tenure usually does not extend beyond four years. The structure, role and process of the Board of Directors is very informal.
- b. **45-125 at worship** -- a second pattern of governance usually appears: structure becomes

more prominent. The Board of Directors and the Pastor, usually in that order, have most of the authority to make policy decisions. Frequently, the Board members (sometimes with much help from the Pastor) do everything. This is the ultimate example of a "working" Board.

c. 120-240 at worship -- the distribution of influence and power has changed, the Pastor is the number-one authority figure and the Board second. A larger share of power is deposited in committees; a "working" Board structure is still common. One example of this is the Board where each member chairs a standing committee.

d. 225-450 at worship -- the Pastor holds a remarkably large amount of power, usually accumulated through three or more of the following sources: skill, knowledge, racial or ethnic or national or religious subculture, leadership ability, initiative, productivity, competence as a preacher-teacher-administrator-worship leader-pastor, tenure, seniority, age, experience, or personality. Sometimes a substantial chunk of power and influence is held by other paid staff members. Board committees often become increasingly dependent on the Senior Pastor or paid staff persons. The shift now begins from a "working" Board" to a "policy" Board.

e. 450-1200 at worship -- The major sources of power are information, competence, commitment, time, and specialized skills, most of which is found in the Senior Pastor and the full-time professional staff. The Board of Directors is increasingly dependent on the data base that such staff bring to the policy-making table. Sometimes this power is shared by staff and volunteers working on various program, administrative or ad hoc committees upon whom the Board will depend for its singular focus on policy.

B. Clarity of mission and strategy for growth

A critical issue for every church is whether the leadership and congregation wish and intend that the church will grow. If your church seeks to reach the next plateau in size, the following information is helpful. It provides a brief introduction to the term "strategic planning." Again, the size of the church affects the complexity of the planning process.

1. Identification of people your church wishes to reach

Who is your church trying to impress? If you describe your church as a business, who are your customers? More importantly, who could become your customers? This is the fundamental question for any organization preparing to define or redefine its mission.

2. Review of the local church's philosophy of ministry

Every church has its own organizational culture with core values, sense of purpose, communication networks, rites and rituals, and environment within which the church operates. Such a culture, formally or informally, will produce a philosophy of ministry which is expressed in worship, various ministries or programs, social interactions, ethical expectations, governance and other aspects of church life. Identification and understanding of these issues will be essential to the organizational analysis of strategic planning.

3. Development of a local church mission statement

A mission statement "communicates the essence of the organization and its plans. It contains three key elements: 1.) your purpose, 2.) what business you are in, 3) your vision" (*Support Centers of America*). The format of a mission statement should be brief in one or two succinct paragraphs. Development of the mission statement sets the stage for subsequent planning.

4. Using a process of strategic planning

Strategic planning is a process which involves a.) defining the church's purpose/mission, b.) analysis of the environment in which the church operates, c.) an organizational analysis of the church's strengths and weaknesses, d.) assumptions about unpredictable future events, e.) prescribing written, specific, and measurable objectives in principle result areas contributing to the church's purpose/mission, f.) developing strategies on how to use available resources to meet the objectives, g.) making operational plans to meet the objectives, and h.) constant appraisal and evaluation to assure objectives are being met and in preparation for the next performance year.

II. The Role and Responsibilities of the Board of Directors

The Universal Fellowship of Metropolitan Community Churches has adopted a form of local church government which vests control in the congregational meetings of its members. Within this structure a basic "Board/CEO" model of governance is used to carry out the will of the congregation. This is one of the most common models of church governance in the U.S.A. Examples of this model seen in other non-profit or commercial organizations will often be familiar to church members and leaders. There are, however, some very significant differences between churches and secular organizations, thus necessary variations sometimes occur in roles and relationships of church boards as compared to secular organizations.

While the Pastor of an MCC serves as Chief Executive Officer(CEO), a position familiar in other non-profit organizations, he/she has other vital roles and responsibilities not commonly held by the CEO's of other kinds of organizations. For example, the Pastor's role as spiritual leader of the congregation creates responsibilities and expectations beyond those of a typical CEO. One of the most important elements in the healthy life of a local church is the competent and consistent performance of a Pastor as both spiritual leader and CEO. It should be noted that the implementation of roles and responsibilities of both Pastor and Board of Directors varies a great deal in churches of different sizes.

A. The Role and Responsibilities of the Pastor

1. The Pastor shall serve as the Moderator of the Board of Directors

The Pastor serves in effect as the Chief Executive Officer of the church. As Moderator the

Pastor has both voice and vote on the Board of Directors and in Congregational Meetings whenever he or she exercises the right to speak or vote.

2. The Pastor shall act as personnel director of the local church staff

All staff in the local church are accountable directly to the Pastor and not to the Board of Directors. The Pastor may delegate such duties to staff as he or she may deem wise. In balance of powers, the UFMCC By-Laws gives the Board of Directors the authority with the Pastor to approve compensation, vacation periods and titles of office of the staff.

3. The Pastor shall be responsible for the duties of teacher, preacher and spiritual leader

The Pastor has responsibility for determination and management of the ministries and programs of the church. This is best accomplished through a periodic process of strategic planning. The Board of Directors has the authority to approve the budget which funds such ministries and programs, and to monitor the expenditures required.

4. The Pastor shall have the authority for ordering all worship services of the local church

The Pastor has sole authority for determining the order and content of worship services. Only the Pastor or Pastoral Leader may conduct the Rite of Attaining Membership in the church. Worship services may be held at times other than every Sunday as determined by the Pastor and approved by the Board of Directors.

5. The Pastor is elected by the congregation of the local church, therefore is accountable to the congregation

Under UFMCC By-Laws the Pastor is accountable to the congregation, not to the Board of Directors, for the satisfactory performance of her or his duties. The Board does, however, have the authority to initiate a process which could lead to the removal of the Pastor from office if it feels the Pastor is guilty of disloyalty, dereliction of duty or unbecoming conduct, or if it feels that irreconcilable differences exist between the Pastor and congregation.

B. Basic Responsibilities of the Board of Directors

1. Ensure adequate resources

As a primary responsibility, the Board of Directors should be familiar with possible levels and sources of income within the congregation and community, and should institute plans for effective fund-raising. This will include initiatives ranging from stewardship programs to capital fund campaigns.

2. Ensure effective management of the church's funds and other assets

The Board of Directors must ensure effective management of current income and protection of accumulated assets. In addition to setting the church's annual budget, the board should require and review regular financial reports, including --at minimum -- monthly financial reports consisting of at least a balance sheet and statement of revenue and expense.

Board members should be aware of generally accepted accounting practices, federal tax regulations and other policies and laws which might affect the assets of the church.

The Board of Directors must also ensure that adequate records are maintained which document all board actions and all relevant reports.

3. Ensure sound risk management policies

Board members should be aware of the potential risks of lawsuits or other liabilities to which the church could be vulnerable. Obtaining the proper levels and kinds of insurance and developing effective preventive measures are primary responsibilities of the Board of Directors.

4. Select the candidate to be elected by the congregation as Pastor

The Board of Directors shall serve as a pastoral search committee upon the event of a pastoral vacancy. Additional members of the congregation may be elected or appointed to this committee. When the committee has chosen a suitable qualified candidate, they shall present the name to the congregation for approval.

5. Support the Pastor and provide constructive feedback

Although the board does not have the responsibility of performance review for the Pastor, it should provide the Pastor with frequent and constructive feedback.

6. Advise and consent with the Pastor on personnel appointments

The Board of Directors is responsible for the approval of the Pastor's appointments of key personnel including Deacons, Student Clergy, Associate and/or Assistant Pastor(s), and other personnel (compensated or uncompensated).

7. Consult with the Pastor on personnel matters as requested by the Pastor

Clear understanding of the Pastor's role as personnel director combined with thorough written personnel policies and grievance protocols will greatly reduce the board's need to adjudicate personnel disputes. The time may come, however, when the Pastor's action will be questioned. At such a time, the collective wisdom of the Board of Directors can be of

immense support and counsel to the Pastor.

8. Understand and support the church's mission and purposes

With the Pastor and other church leadership, the Board of Directors should participate in the development of a mission statement consistent with the purposes, vision and mission of the UFMCC, as well as the vision, values and philosophy of ministry of the local church. A mission statement usually consists of one paragraph stating the organization's goals, means and primary constituents served; it succinctly articulates what the organization is, represents and does.

9. Participate with the Pastor and other church leadership in strategic planning

Every church would benefit from a process of strategic planning at least every three to five years. While the Pastor and staff usually are responsible for implementing such a process, board involvement and ownership of the plan are vital to its success. Moreover, the Board of Directors should insist that such planning is done to support justification for the annual budget.

10. Assess the performance of the Board of Directors

It is helpful for the Board of Directors to review its own performance once every three to five years. Such an evaluation can survey individual board members to identify needs, determine effectiveness and set new priorities. It is often helpful to select a qualified third-party facilitator for such a process.

C. Responsibilities of individual board members

1. Know the church's mission, purposes goals, policies, programs, strengths and needs.

Be thoroughly knowledgeable with UFMCC By-Laws, District By-Laws and Standard Operating Procedures, and with local church By-Laws and/or Standard Operating Procedures.

2. Represent and serve the church as a whole rather than any special interest group or constituency.

As a member of the board speak only for yourself, not for any other individual or group. Avoid the "people are saying" trap. Own your stated position and state only your own

position on each decision or vote. Always remember that you represent the entire congregation as a board member.

3. Work toward consensus within the board as often as possible; usually this will require persuasion and compromise.

The Board of Directors should be able to reach consensus on most issues. An individual who usually sees things clearly in "either/or" terms tends to find difficulty in the compromise necessary to reach consensus, and frequently is not effective as a member of the board. There will be times when your convictions lead you to disagree with other members of the board; but most of the time, strive for consensus and support the result.

4. Avoid prejudiced judgements on the basis of information received from individuals, and urge those with grievances to follow established policies and procedures.

It is not uncommon for board members or a Board of Directors to be drawn into grievances by or about church staff members. The Pastor serves as personnel director, however, and it is not the role of the Board of Directors to adjudicate such matters. Board members can serve a constructive role by facilitating contact with the Pastor when individuals raise such concerns. Board members can also support the Pastor when she or he seeks their counsel on personnel issues.

5. Do not surprise other board members or the Pastor by raising difficult or conflictive issues without prior consultation.

No one likes unpleasant or embarrassing surprises. Board members with complaints or sensitive information concerning the staff, Pastor or other board members should consult with the individual(s) involved prior to raising the matter with the Board of Directors. If the issue is a personnel matter, it should be resolved with the Pastor as personnel director, if possible.

6. Prepare for and participate in board meetings, asking timely and substantive questions consistent with your conscience, convictions and need for information to make decisions.

Become thoroughly familiar with all documents that are prepared for each board meeting; keep a personal file of documents of previous meetings, especially minutes, reports and financial statements. Hold yourself, other board members and the Pastor accountable for promises made, for obligations of office, and for good board process.

7. Carefully review the church's financial statements and ask questions or seek clarification as appropriate to fulfill the board's fiduciary obligation.

It is helpful for each board member to gain some familiarity with generally accepted accounting practices. At minimum, each board member should understand the format and content of the regular financial statements. Also, each board member should be aware of basic required reporting of federal tax information.

8. Maintain confidentiality of the board's executive sessions.

Executive sessions, or "closed" board meetings, should be infrequent and limited to sensitive personnel issues or legal matters. All other board meetings should be open to members of the congregation. The information in executive sessions should be maintained by each board member as confidential. Action taken by the board in executive session should be recorded in minutes, or preferably such action should be deferred until the board is in an open session.

9. Avoid even the appearance of a conflict of interest.

Do not accept gifts from or offer gifts to anyone who does business with the church.

10. Support the pastor with timely information or feedback on matters and issues of importance to the well-being of the church. Counsel with the pastor to offer support in the event of his or her difficult relationships with groups or individuals.

Building trust requires continuous healthy communication. Frequent contact between the Pastor and each board member can provide the feedback necessary to enhance the Pastor's effectiveness and facilitate actions needed for the church's success. On occasion such contact can provide an opportunity for the Pastor to receive counsel and support in dealing with sensitive or difficult issues.

III. The fiduciary responsibility of the Board of Directors

The term "fiduciary" derives from a Latin word meaning "held in trust." It usually refers to a person to whom property or power is entrusted for the benefit of another. A Board of Directors is entrusted with certain responsibilities for which individual members can be held legally accountable. Note: The following information should not be construed as legal or tax advice. For such advice you should consult an attorney or Certified Public Accountant (CPA). Parts of the following information is drawn largely from the work of Richard R. Hammer, author of Pastor, Church and Law.

A. Financial management and accountability

1. fund-raising and financial development

Oversight of fund-raising (also referred to as financial development) is primarily a responsibility of the Board of Directors. This may include such activities as a periodic stewardship campaign, special event fund-raisers, a capital fund drive, a deferred giving program (for wills and bequests), or appeals for funding of specific projects. The Board of Directors should be careful to assure that funds received for a designated purpose are not diverted to use for other purposes. If fund-raising appeals are made to the general public, rather than only to the church's constituency, some local and/or state regulations may be applicable. In some states religious organizations are exempt from such regulations. In some states there are also regulations restricting fund-raising events such as bingo games or raffle sales.

2. management of funds and other assets

One of the primary responsibilities of the Board of Directors is financial management and protection of the church's assets. This will include development and monitoring of a realistic budget; assuring adequate insurance to protect the church from potential losses or liability claims; assuring valid contracts for lease or rental of facilities, or for acquisition of real estate, building construction, and financing of real estate or purchases. The board should also assure that the church is in compliance with all state and local laws, ordinances and regulations.

3. accounting systems and practices

The Board of Directors should ensure that adequate financial accounting systems are in place to provide appropriate accounting controls of all church funds and provide a routine monthly financial statement which includes at minimum a balance sheet and statement of income and expense. Records of all identified individual contributions must also be maintained. A monthly report of church income and worship attendance must be sent to the UFMCC and respective District along with the tithe checks due. An annual report form from each church must also be filed with the UFMCC. Board members should assure and receive reports that all of the above is being implemented on a timely basis.

4. federal tax reporting responsibilities

The Board of Directors should be familiar with its responsibilities for the required filing of reports and payment of taxes withheld from individuals employed by the church. Although

most tax-exempt organizations must file an annual 990 form with the IRS, churches are not required to do so; do not file a 990 form with the IRS. Churches with employees must file W-4 and W-2 forms, 1099 forms are required on amounts over \$600 per year to self-employed individuals, and an annual 941 form is required. It is important to note that officers and directors can incur personal liability for amounts and penalties due as a result of non-compliance with IRS regulations.

B. Common legal issues for local churches

1. Incorporation of local churches

Although it is not legally required that local churches be incorporated it is advisable. For example, if an unincorporated church were engaged in a lawsuit, it is possible that individual members of the church could be held liable for claims. Churches are incorporated under a state's non-profit corporation laws. Such incorporation should not be confused with "federal tax-exempt status," a designation based upon section 501 (c) (3) of the IRS code. To incorporate, your church must file the necessary application to the Secretary of State's office for the state in which you are located. You should seek the services of an attorney to implement this process.

If already incorporated, is your incorporation current? Most churches that have incorporated are *not* incorporated! This is the result of failure to submit annual reports for non-profit corporations required by most states. If your church was incorporated at some point in the past but has not filed annual reports with the Secretary of State, it is very possible that your incorporation status has lapsed. Check with the office of the Secretary of State in your state to assure that your church is presently incorporated.

2. Tax exempt status with the IRS

All Metropolitan Community Churches in the U.S.A. are exempt from Federal income tax under section 501 (c) (3) of the Internal Revenue Code as subordinate organizations of the UFMCC under its group exemption number (GEN) 2401 issued on February 17, 1976. Each year the UFMCC files a current list of subordinate organizations with the Internal Revenue Service. This status is distinct from and unrelated to non-profit incorporation as described above. A copy of IRS documents which verify this status are available from the UFMCC. It is not necessary for a local MCC to apply for federal tax exempt status; and, it is not necessary for a local MCC to file an annual 990 form with the IRS. It is necessary for a local MCC to file an annual congregational report form with the UFMCC as this provides information which the UFMCC must report to the IRS.

It is also important to note that the group exemption number (GEN) is different from an employee identification number (EIN). Each church must obtain its own employee identification number (EIN). *Do not use the UFMCC's employee identification number for a local MCC!*

3. Political activities by churches

Political activities by churches are restricted by the IRS Code in the U.S. Two areas of restriction should be noted: 1.) Churches are limited in the extent to which they may attempt to influence legislation. Basically, a church may not spend more than 20% of the first \$500,000 of its annual budget for activities which attempt to influence legislation. 2.) churches **cannot** participate in the political campaign on behalf of any candidate for public office.

4. Copyright issues for local churches

Many churches in the U.S.A. follow the illegal practice of reprinting or photocopying material under copyright without permission. This usually involves printing of hymns or chorus booklets, photocopies of choir music, or reprinting of pamphlets. To do so is a violation of copyright laws and can involve substantial actual or statutory damages being recovered by the copyright holder from your church. A single infringement could result in damages of up to \$20,000, or more in certain cases. This includes publications copyrighted by the UFMCC; local churches cannot photocopy or otherwise duplicate such publications without written permission..

A Church Copyright License which permits duplication of a wide range of church music for use in local churches is available and inexpensive from Christian Copyright Licensing, Inc., 7031 NE Halsey Street, Portland, Oregon 97213. Phone: 800 234-2446

5. Liability issues for local churches

a. Misconduct of personnel

A church may be exposed to legal liability on the basis of vicarious liability for the negligence of its employees (or volunteers), negligent selection of personnel or negligent supervision of personnel. Two of the most frequent problem areas are negligence of church workers associated with use of a car for church business and sexual misconduct such as molestation of a minor or seduction of a counselee committed by a church worker. Negligence is conduct that creates an unreasonable risk of foreseeable harm to another's person or property, and in fact results in the foreseeable harm.

b. Discipline of members

The discipline of church members is a constitutionally protected right of churches and the first amendment guaranty of religious freedom insulates the church from legal liability in most cases provided the member did not withdraw from membership prior to the disciplinary actions. Because other church members have a right to know about matters in which they have a "common interest," disclosures to church members only are permissible concerning the discipline or misconduct of current members. Such disclosures cannot be made, however, to

non-members. For example, such disclosures should not be made in a worship service where non-members are present.

c. Securities laws

If a local church engages in the issue of church bonds for financing, members of the Board of Directors will be subject to various state and federal laws. The North American Securities Administrators Association has developed guidelines for a church to follow for churches wishing to offer and sell bonds. The guidelines are included as an appendix in Richard Hammar's book *Pastor, Church and Law*.

Because state securities laws vary, any church considering sale of bonds should have appropriate legal counsel. Both federal and state securities laws carry criminal as well as civil penalties.

d. Employment laws

When smaller churches employ only a minister, and civil courts generally will not interfere with a church's decision to terminate a minister's services, they remain largely unaffected by employment laws. As churches grow and begin to hire other employees, employment issues become increasingly important and complex. In such situations the church should assure that personal policies and procedures are in place which satisfy both legal and ethical criteria.

A complete guide on important employment issues for churches has been written by Julie L. Bloss, J.D., *The Church Guide to Employment Law*.

e. Liability of officers

Most states have enacted laws immunizing uncompensated officers and directors of nonprofit organizations from personal liability for their ordinary negligence. In some cases however, lawsuits have attempted to impose personal liability on such officers and directors. Directors liability insurance is available.

f. Contracts

All contracts entered into by the church should be reviewed by an attorney prior to signatures. In some cases a contractual relationship may exist even though a written contract has not been signed. When signing contracts, church officers should be careful to disclose their representative capacity with their signature. This may protect them from possible individual personal liability for terms of the contract.

One of the most frequent contracts entered into by churches is the employment contract with a clergyperson. Richard Hammar recommends the following elements in such a contract: a.)

legal names of each party, b.) signatures of each party, c.) designation of the clergyperson as either employed or self-employed, d.) job description, e.) terms of employment and conditions for renewal, f.) grounds for discipline or dismissal, and any procedure that must be followed, g.) an arbitration clause committing the clergyperson and the church to utilize arbitration to resolve disputes rather than the civil courts, and h.) terms of compensation to the clergyperson. It should also be noted that UFMCC By-Laws state, "Unilateral failure to renew a pastoral contract does not constitute removal of the pastor from office."

BOARD POSITIONS & TERMS

	JAN. 93	JUL. 93	JAN. 94	AUG.94	JAN.95	JAN.96	JAN.97
PASTOR	Cliff						
TREASURER-2	Jesse	(Allan)	Allan	Marge			
CLERK-3	Greg				Dennis	(Emmett)not clerk	
AT-LARGE-4		Jimmy	Jimmy	(Dennis)	Carol	(Nancy)	
AT-LARGE-5	Emmett				Mark		
AT-LARGE-6		Lisa	Lisa	(Sally)	William	(acting clerk)	
DELEGATE		Steve	Steve				
DELEGATE		Shirley	Shirley				
ALT. DELEG.							
ALT. DELEG.							

► Election for new term

Elect new Clerk

